The NATIONAL UNDERWRITER

Life Insurance Edition

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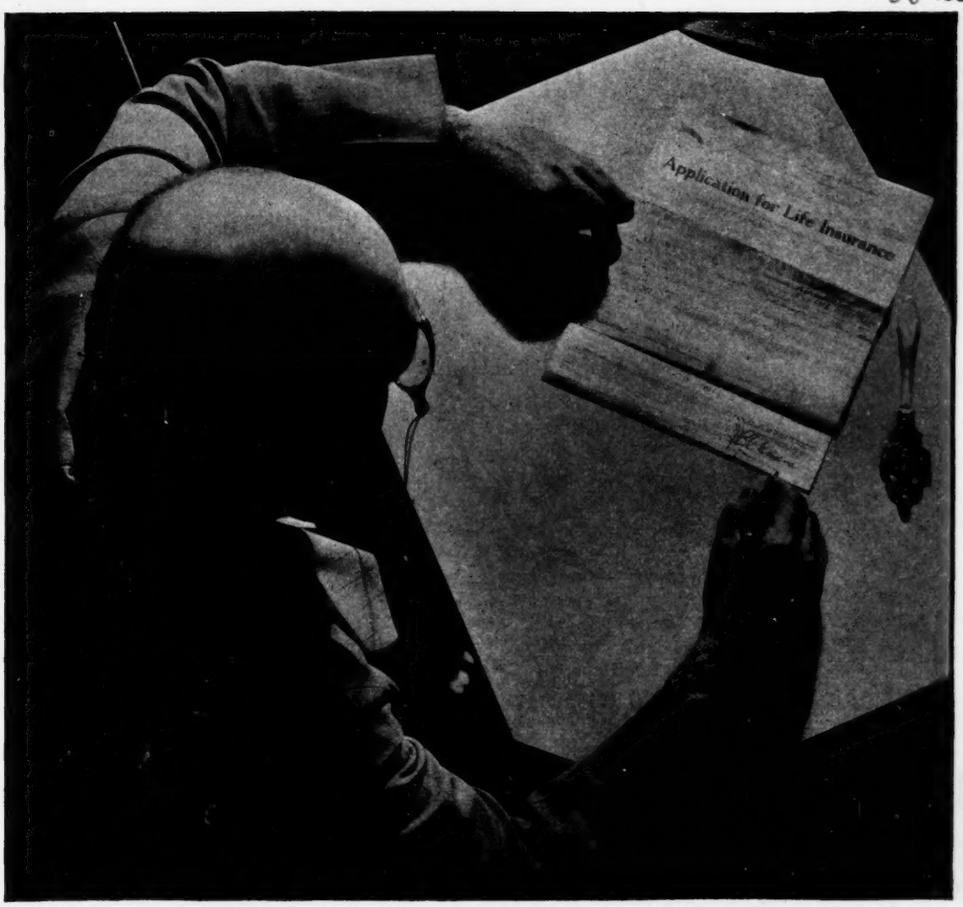


IT STARTED WITH A PICTURE . . . . . A PICTURE of a pair of masculine feet, cocked up in luxurious ease on the porch railing of a swanky resort hotel. The picture carried this caption—"*Picture of how a man worries when he has a guaranteed retirement income.*"

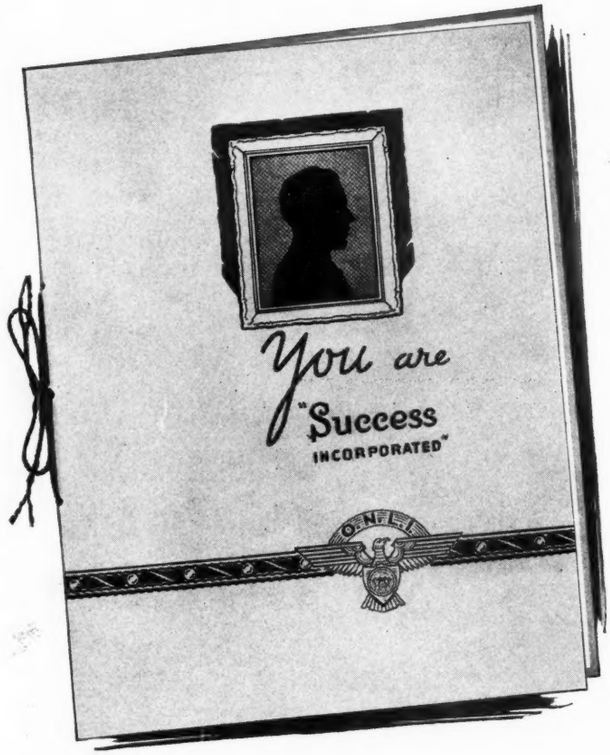
That's all—just a pair of "dogs" at ease—but it meant a lot more to this prospect than all the talk he had ever heard about retirement income.

The picture appeared in THE ESTATE-O-GRAPH, a picture publication sent to him by an enterprising life underwriter. And when the underwriter called a few days later, he found the prospect ready to talk about retiring at 65, although he had told another underwriter just the week before that he was *not* interested in life insurance.

THE ESTATE-O-GRAPH is a monthly picture publication for you to send to your prospects. Each issue contains eight pages of motivating pictures like this one. It is printed in Rotogravure. It carries the underwriter's individual imprint on both front and back pages. Each issue visualizes some benefit of life insurance with vivid human interest pictures.

THE ESTATE-O-GRAPH is interesting, unusual, distinctive. It interests the prospect in life insurance as applied to his particular situation, and creates a favorable impression for the underwriter whose name it carries.

Would you like to see a copy and learn more about the service? A request will bring you a sample copy and complete information—if the franchise for your town is available. Write THE NATIONAL UNDERWRITER COMPANY, 175 West Jackson Blvd., Chicago, or ask any National Underwriter representative.



Just off the press! A new booklet for men seeking a successful Life Insurance career. "You are Success Incorporated" is the title of this Ohio National publication which explains clearly and concisely the advantages of the Life Insurance profession, emphasizes the qualifications necessary for success, explains the advantages of association with this progressive Company, and details many sales helps available to all salesmen of the Ohio National.

A copy of this book will be gladly sent to interested inquirers

For a General Agent's contract write—JOHN H. EVANS, Vice-President

THE OHIO NATIONAL LIFE INSURANCE COMPANY

CINCINNATI, OHIO

T. W. APPLEBY, President

THE NATIONAL UNDERWRITTR Life Insurance Edition. Published weekly by The National Underwriter Company. Office of publication, 175 W. Jackson Blvd., Chicago, Ill. Forty-first year. No. 18. Friday, April 30, 1937. $3.00 per year, 15 cents per copy. Entered as second class matter, June 9, 1900, at the post office at Chicago, Ill., under act of March 3, 1879.

LIFE INSURANCE EDITION

The NATIONAL UNDERWRITER

Forty-first Year—No. 17 CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, APRIL 30, 1937 $3.00 Per Year, 15 Cents a Copy

Conservation Is Urged by Duffield

Inflated Production Shows as Much Folly as Laying 20 Bricks and Tearing Down 19, He Says

PRUDENTIAL MEN MEET

Vice-President D'Olier Says Company Seeks Improvement Even Through Unfair Criticism

NEWARK, April 29.—A powerful plea for a continuing emphasis on conservation was voiced by President E. D. Duffield at the opening session of the Prudential's annual managerial conference here. Though the Prudential's production for 1936 was about level with the previous year, its insurance in force nevertheless gained $766,776,000, the largest gain since 1930. More than 600 field representatives attended.

The real yardstick of a company's achievement is not production but the increase in insurance in force, said Mr. Duffield. Likening insurance protection to building a house, he pointed out the folly of laying 20 bricks and then letting 19 be torn down.

Means Insurance When Needed

"I seldom pay much attention to the production figure until I have looked at the insurance in force," he said. "An increase in insurance in force means a lower lapse rate and means that more people have insurance when they need it. Production is self-evident. You cannot escape from it. Conservation is something that can be postponed. It doesn't hit you in the eye."

Conceding that no one can conserve business that hasn't been written, Mr. Duffield said that nevertheless there isn't much comfort to a saddened home to find a lapsed Prudential policy. There is not much use in protecting a home if you are going to let that protection slip off at the end of first year, he declared.

Urges Further Improvement

Prudential agents, he said, have a record to be proud of but they can do better. The agent has an obligation to be sure that no business lapses that could possibly have been saved.

"It is your duty to combat lapse as a physician combats disease," he continued. "Your policyholders are under your guidance and you cannot lightly treat that duty. I appeal to you to continue in this work. See to it that no home under your guidance shall be without that protection when the policy would become a claim."

Mr. Duffield warned against an easy-going attitude in broadening the company's production.

"We can expect to go further as long as there are women and children who need the protection the Prudential can

(CONTINUED ON LAST PAGE)

Blackall Recommends Some Improvements in Regulation

ADDRESSES U. S. CHAMBER

Says State Supervisors Have Greatly Stabilized Insurance, But More Needs to Be Done

Several suggestions looking toward improving the regulation of insurance were made by Commissioner Blackall of Connecticut at the meeting in Washington this week of the insurance division, U. S. Chamber of Commerce. He emphasized that the commissioners have gone a long way toward making insurance secure, with their efforts to secure as nearly uniform insurance laws as possible, the work of improving annual statement blanks so they give a clear picture of company conditions, and the commissioners' valuation method. With only these accomplishments, he said, the commissioners undoubtedly can be credited with having had a profound effect in stabilizing insurance.

Need Tax Clarification

However, he said, there is definite need for clarifying the tax situation as affecting authorized carriers in different states. There is no satisfactory degree of uniformity.

"I can see a definite trend toward a rather uniform tax law that will eventually work itself around to be a tax on premium income with credit for cancellations but without considering reinsurance either assumed or ceded," he said. "This might be a happy solution of the present situation."

Some standardization of the agency situation should be attempted by the commissioners, he said. It has become more and more necessary for the insurance producer to know his business. Another problem is the unauthorized carrier that operates through the mails. It is a problem difficult to solve, for every approach so far proposed has developed weak points.

"It would seem to me that the insurance commissioners themselves have more corrective authority in the premises than sometimes they exert for the benefit of the distant assured," he said, "and if the same tendency toward uniformity which has constantly developed in other lines is equally as strong in this, the topic may not retain its importance."

Another complicated problem arises over the method of handling company difficulties. The bankruptcy act eliminates the insurance company and there are many problems arising in liquidation or receivership. He said any change in the bankruptcy law would be none too desirable. He urged the benefits of the uniform rehabilitation and liquidation model law devised jointly by the National Association of Insurance Commissioners and American Bar Association, which has been passed in New York and is pending in Connecticut. It is not too broad but facilitates administration of embarrassed companies, at least between states which pass the act.

Commissioner Blackall cast an eye to the future, commenting that he believes a real awakening of the sense of personal responsibility will occur.

Federal Agencies Charged with Many Bond Defaults

U. S. PLAN ENCOURAGES TREND

Managing Director Bangs of American United Life Addresses New York Savings Banks Men

Congressional trend has been toward expansion of federal powers along lines that appear highly disadvantageous to long time welfare of municipal bonds and their owners, George A. Bangs, managing director American United Life, Indianapolis, told the National Association of Mutual Savings Banks at a meeting in New York City this week. All investing agencies, he said, should meet these tendencies and trends with active, organized opposition. Mr. Bangs is widely recognized as an authority on municipal bonds.

During the early days of depression, legislative trend in some states was generally not entirely favorable to municipal bonds and their owners, and some of the legislation then enacted either should be repealed or constructively revised, Mr. Bangs said. In other respects, legislation by states was very satisfactory in favoring long time adjustments of default and in rehabilitating municipal credit.

Municipal Defaults Low

Defaults on municipal bonds run less than 2 percent, he said, compared to approximately 6 percent minimum for public utilities, 11.5 percent for industrials and 15 percent or more for rails. No reliable estimate can be made on mortgages, Mr. Bangs said, but 60 percent of farms are unmortgaged and it is believed approximately 45 percent in number and 52 percent in amount of mortgaged farms were in arrears for nonpayment of principal or interest at the beginning of 1933. No state bonds are in default, the only one that defaulted during the depression having cured its default two or more years ago. Defaults of large cities were only temporary and now all have been adjusted. Some smaller municipalities are still in default but these are being rapidly paid, adjusted or refunded.

Such defaults as exist have been the result, Mr. Bangs said, in substantial

(CONTINUED ON LAST PAGE)

Aiken Thinks U. S. Controls Can Hold Inflation in Check

ST. PAUL, April 29.—Alfred L. Aiken, president, New York Life, sees no repetition of the recent depression as a result of inflationary forces now in operation.

"I do not believe we shall ever again see such a speculative era as that witnessed in 1928 and 1929," Mr. Aiken said in an interview in St. Paul. "The controls now in the hands of federal authorities, if properly used, should prevent such a boom."

Likewise, he said, government controls should be able to hold in check the inflation now under way and thus prevent it bringing on another depression.

Mr. Aiken was in St. Paul to attend the wedding of a friend.

Standard of Pay Topic of L.O.M.A.

Returning Prosperity Brings Need of Reappraising Basis of Promotions

HOLD PANEL DISCUSSION

Eastern Conference in New York Considers Selection, Training and Supervising Employes

NEW YORK, April 29.—With the return of a more normal degree of prosperity has come a renewed necessity for seeing that home office employes' compensation and promotion are arranged on the soundest possible basis. The Life Office Management Association devoted a considerable share of its eastern special conference to the selection, training, supervision and promotion of their home office clerical employes and junior executives.

Of equally timely interest was the panel discussion of the present status of social security tax requirements. As the panel's leader, Director R. M. Olzendam of the Metropolitan Life's social security bureau said, the big question still looming on the horizon today is the problem of detecting just what compliance means under the social security act and related state laws, what constitutes taxable wages and what employments are subject to the law, and whether certain tasks performed by individuals for insurance companies should be considered as employment subject to these laws.

Compliance Routine Solved

Establishment of a compliance routine has probably been solved for most companies, said Mr. Olzendam.

"From my talk with men who handle the social security octopus for other companies, I have concluded that there is really no one best way of handling this compliance procedure and that each company must work out its own salvation in this regard—a salvation that will be properly influenced by expediency in the light of established company procedure," he said. "In the Metropolitan, we have continued with our substantially centralized method of administration, whereby one department is charged with responsibility of seeing to it that the social security obligations of the company are fulfilled."

Some administration routine changes may be necessary, he pointed out, where companies using a decentralized compliance system whereby the various component parts of, or employed agents for, a company out of the field, whether business producers or real estate agencies, make returns to the governmental bodies concerned. A recent ruling by the commissioner of internal revenue has decreed that reporting employers must submit their returns from the employer's

(CONTINUED ON PAGE 22)

Companies' Investment Policies Affected by National Trends, Says Arnold

Investment policies of life companies have national significance, O. J. Arnold, president Northwestern National Life, stated in a talk on "Investment Trends of Life Insurance Companies" at the annual meeting of the United States Chamber of Commerce in Washington this week. By the same token, various actions taken by the government in its planned economy program may have substantial effect on life companies and their investments.

Life companies' investment objectives in the main are the same, he said, and their investment policies follow the same general pattern as a whole. This pattern, however, may be interrupted from time to time or changes therein may be found necessary because of new influences affecting the kinds of investments the companies normally seek to make.

Two Federal Agencies Affecting Mortgage Field

"I have in mind two of the new federal agencies," Mr. Arnold said, "the activities of which are now influencing the urban mortgage market. The Home Owners Loan Corporation, designed for emergency assistance to distressed mortgage debtors, undoubtedly performed a valuable service, and it is partly due to its activities that city mortgage loans in the hands of life insurance companies show marked reduction.

"Few if any will disagree with the view that the initial purpose of titles I and II of the federal housing act had merit. Title I of the act made provision for partly guaranteed loans to encourage rehabilitation of homes, and title II, provision for financing the cost of new homes under a form of mutual insurance. If these provisions are successful in stimulating new construction as originally intended, a useful purpose will have been served.

Activities of FHA Are Apparently Permanent

"However, unlike the Home Owners Loan Corporation, whose loaning operations were discontinued when the emergency had passed, the National Housing Administration (FHA) appeared to have permanently entered the urban mortgage investment field with an easy money policy, the outcome of which is open to doubt, as witnessed by the morass of debts which the farmers of the country got into a few years back as the result of the abundant easy credit available during the decade of the '20s.

"Another influence has been the amendments to the national banking act which have broadened the field for national banks in the mortgage market with the result that investment opportunities in that market for life insurance companies are correspondingly curtailed.

"Other developments, governmental or otherwise, including the recent scarcity of new capital financing, have already influenced and will continue to influence investment trends of life insurance companies."

Mr. Arnold said the Securities & Exchange Commission by standardizing, improving and making more comprehensive information made available regarding operations of enterprises' securities under consideration for investment renders a service beneficial to life companies. He expressed hope, however, that better coordination in the commission's internal operations will be secured so its regulations in some respects may become less onerous to corporations required to file registration statements, with commensurate reduction in both time and expense now required to obtain approval of new securities to be issued.

Life Companies' Funds Are Important to the Nation

Mr. Arnold said the importance of life insurance funds to the economic structure of the nation can hardly be overemphasized. "At the end of 1935," he said, "64,000,000 policyholders through their life insurance companies owned 26.6 percent of all the long term indebtedness of the railroads outstanding in the hands of the public and 18.2 percent of the debt of the public utilities. At the end of 1934 they also owned 17.2 percent of the non-farm mortgages which have been held directly by the lenders and 16.6 percent of the entire farm mortgage indebtedness in the United States. Later figures have not been available to me, but they would undoubtedly show that a considerable decline has occurred since 1934 in the percentage of the real estate mortgage debt of the United States owned by life insurance companies."

He referred to the statement of President Cox of the John Hancock Mutual Life at the meeting of the Association of Life Insurance Presidents last December that life companies, it was estimated, held no more than 12 percent of farm mortgage indebtedness.

Mr. Arnold touched on amortization, which he said is a principle particularly well suited to life companies because of the long term nature of the liability. If no impairment in quality occurs, the companies expect to hold investments to maturity, at which time payment will be made at face value without regard to market price fluctuations which occurred prior to this date.

Use of the amortization is not a new development with life companies; most states either require or permit them to value their policies on an amortized basis. There has, however, been misconception concerning the propriety of life companies using this basis of valuation. Amortization, he said, is simply a method to adjust the coupon rate of interest to the effective rate—which remains constant to the maturity date—at which a particular bond was purchased. Annual additions to or subtractions from the coupon interest, depending on whether the bond was purchased at a discount or a premium, are identical in amount with and offset or balance the annual adjustments which are made in the original cost figure. Thus a premium or a discount will be gradually eliminated during the life of the bond and the amortized value will be identical with the face value on the maturity date.

Speculative Methods Have No Place in Life Insurance

It would be possible to operate an investment account in such manner as to be constantly speculating on the future course of interest rates, Mr. Arnold said, but life companies do not operate in this manner, the primary object being to eliminate all speculative elements in the investment operation. The policy followed is aimed to insure a steady, uniform inflow of cash from maturing investments, taking advantage of the law of averages to secure a certain desired average rate of return on total investments.

"However, events of the past two years," Mr. Arnold said, "have demonstrated that perfect results cannot be achieved by staggering maturities because of the redemption privilege found in many bond instruments. A substantial number of corporations have called for payment long-term bond issues carrying high interest rates and have replaced them with new long-term issues carrying rates as low as 3¼ percent. This has resulted in an abnormally large inflow of cash to the life insurance companies during a period when interest rates were unusually low. Since so many of the new issues mature either in 1965 or 1966, this development has also made it difficult to obtain new investments in accordance with the policy of providing a relatively uniform volume of maturities for future years."

Refunding Is Confined Mainly to Corporations

He said this has occurred in large volume only in the field of corporation bonds—public utilities especially. Refunding of railroad obligations has occurred only to a minor extent and obligations of the federal government, states and municipalities have been relatively immune from this development.

The question of liquidity is an engrossing one in life company operation. Before the depression it was not greatly stressed. The record over a long period of years has indicated that actual demand never represented more than a small fraction of potential demand. But recent events have brought to the fore the question of how much liquidity a life company should have. The companies have had opportunity to measure their needs in this direction and will be prepared, Mr. Arnold said. However, it appears impractical to attempt to fix upon a particular degree of liquidity as a standard for all life companies, since individual factors vary.

Overemphasis Upon Cash Features Is Criticised

He expressed belief too much emphasis has been placed on the ready cash features of life policies in the past for it is not in the interest of policyholders to inculcate the idea that their policies offer easy and painless access to ready cash. Mr. Arnold noted the suggestion of Director Palmer of Illinois as president of the National Association of Insurance Commissioners in his address

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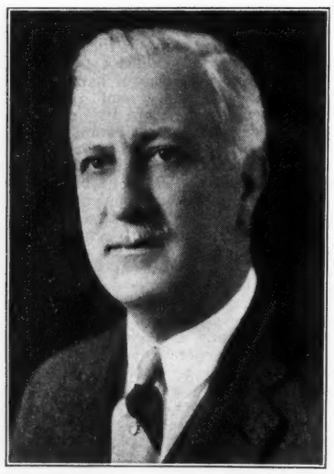
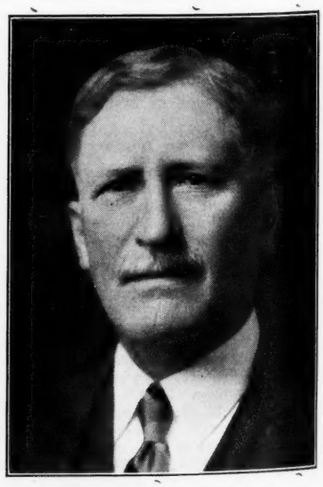
SPEAKERS AT U. S. CHAMBER OF COMMERCE RALLY



JOHN C. HARDING, Chicago
U. S. Chamber Director

J. C. BLACKALL, Hartford
Connecticut Commissioner

P. D. BETTERLEY, Worcester, Mass.
Graton & Knight Co.



O. J. ARNOLD, Minneapolis
President Northwestern National Life

Speed Action on Illinois Code in Lower House

SEVEN AMENDMENTS ADOPTED

Some Delay Caused in Insurance Committee Due to Discussion of London Lloyds Situation

The insurance committee of the lower house of the Illinois legislature is scheduled to meet late Wednesday afternoon for the purpose of reporting out the insurance code bill, which has already passed the senate.

That action was to have been taken Tuesday afternoon, but much time was consumed in considering amendments, particularly the one in the interest of London Lloyds.

Seven amendments were adopted.

An amendment was adopted permitting the department to investigate companies that might be contemplating some illegal action.

Another change restricts expenditures of mutual benefit societies to 40 percent of funds collected instead of 65 percent.

One amendment that had stirred the life insurance people was tabled. This would have limited to 4 percent the interest on policy loans that 3 percent reserve companies could charge and to 4½ percent the interest that could be charged by 3½ percent reserve companies. The Chicago Life Underwriters Association had circularized the legislators in opposition to such legislation and the legislative council of the Insurance Federation had taken steps to oppose it at a meeting Monday.

The amendment that has been sought by the Tri-Counties Mutual Life Association of Macomb, Ill., was tabled. This would have exempted from the insurance laws, fraternals 25 years of age or older.

London Lloyds Opposition

Some of the observers who are very anxious to have the code passed are getting the jitters because of the terrific opposition of London Lloyds. Attorney Houseman, who is the lobbyist for the Illinois Bankers Association, is putting in heroic work against the code. He has the solid backing of the banks where London Lloyds carry the blanket bonds. The pressure brought by country banks is strong because London Lloyds writes the business considerably below manual rates and thus takes the business away from the regular companies. This is the most powerful factor in the situation.

Then again many are inclined to believe that different interests that are opposed to the code are muddying the waters in a rather subtle way by having a number of amendments introduced that are highly objectionable to groups that otherwise would not object to the passage of the code. For instance, the amendment regarding dividends of mutual fire and casualty companies will be fought by the mutuals which are really very friendly to the passage of the code. There is another provision limiting the rate on life insurance loans, cutting it down below what is allowed at present. This will draw the fire of the life companies.

Parliamentary Irregularity

At last week's session of the committee, there being 40 in all, there was a large attendance. Representative Fitzgerald, who is chairman of the committee announced that no action would be taken on any of the amendments. Later, however, he decided to take up the amendment regarding the mutuals and it was passed although it was contrary to parliamentary procedure. It is thought that this action therefore will be nullified on this account.

H. M. Gershon, 40, for a number of years with the Penn Mutual Life in Atlanta, died there after a year's illness.

Missouri Actuary Joins the Continental Assurance

C. E. NELSON MAKES CHANGE

Becomes Moyer's Assistant—Succeeded in State Department Post by Charles M. Hansen

JEFFERSON CITY, MO., April 28.—The resignation of Carroll E. Nelson, actuary of the Missouri department since 1930, is announced by Superintendent O'Malley.

Mr. Nelson is to become associated with the Continental Assurance of Chicago as associate actuary, assistant to Ross E. Moyer, who is vice-president and actuary.

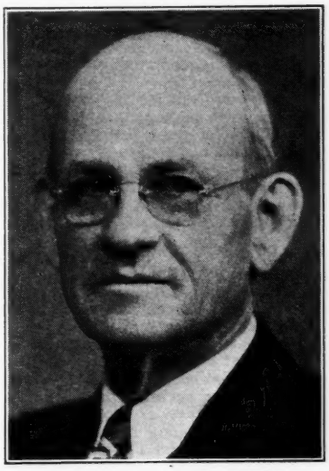
Mr. Nelson is a graduate of the University of Iowa and a fellow in the American Institute of Actuaries. Prior to his employment by the Missouri department he was manager of the mathematics and change division of Missouri State Life.

Mr. O'Malley has appointed Charles M. Hansen, St. Louis, to succeed Mr. Nelson. Mr. Hansen was for seven years assistant actuary of Continental Life of St. Louis. When the business of that company was taken over by the department he was placed on the examining staff, the position which he now holds. Mr. Hansen is a graduate of the University of Michigan.

Seek Maine Political Ban

Considerable agitation is reported among Maine insurance people to prohibit public employes from participating in the business. This follows orders issued recently by Governors Hurley of Massachusetts and Quinn of Rhode Island banning such activity. Governors and insurance commissioners in a number of other states have called attention to laws against political placing or have indicated their stand against it.

Indiana Commissioner Is to Be Highly Honored



GEORGE H. NEWBAUER

Insurance Commissioner Newbauer of Indiana is to be given a complimentary banquet in Indianapolis, May 10, sponsored by the Indiana Insurance Federation. He will be able through this means to be able to get better acquainted with the insurance men of the state. Manager David Layton of the New Amsterdam Casualty, first vice-president of the federation, is chairman of the committee on arrangements.

Don't Scratch His Pride

Did you ever stop to think that "Did you ever stop to think?" may be an irritating question to a prospect who is not a Mr. Milquetoast? The prospect, we'll say, has intelligence, a good deal of it, and has lived long enough to have had experience with the usuals in life's routine. But along comes an underwriter, who may not have as much intelligence, or as varied knowledge of the commonplaces, and asks him, in a loftily earnest voice, "Did you ever stop think thus and so, Mr. Businessman?" This puts the prospect into a resented position of inferiority. And when irritated he's not a good listener, even to something that may be advantageous to him.

To say, "We all know, of course," or, "Both of us know," cannot scratch the pride of any man. Infinitely preferable to affronting a prospect,—who has both sagacity and mental capacity,—by demanding, "Did you ever stop to think?"

Men must be taught as if you taught them not,
And things unknown proposed as things forgot.

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THE PENN MUTUAL LIFE INSURANCE CO.

WM. H. KINGSLEY, *President*

Independence Square *PHILADELPHIA*

Finds Law of State Where Contract Is Made Governs

U. S. HIGH COURT DECISION

Texas Employe's Policy Rights Controlled by Statutes of Pennsylvania —Status of Group Contact

WASHINGTON, April 29.—Settling the long controverted question of the application of the laws of one state to insurance policies issued in another state, the Supreme Court has held that a group policy issued in Pennsylvania by Connecticut General Life on employes of a Texas concern was subject to the law of the former and not the latter state.

The opinion affirmed a decision of the fifth circuit court of appeals reversing a decision by the federal district court holding Texas law applicable.

Oil Company Involved

The suit disposed of was brought by John Boseman, a Texas employe of Gulf Refining Company to recover $4,000 for permanent total disability. The company had rejected the claim as not being filed, as provided in the policy, "during the period of employment or within 60 days thereafter," and suit was brought under the Texas law, which holds that any stipulation fixing the time within which such notice shall be given at a less period than 90 days is unreasonable and void.

"The oil corporation and respondent intended, and the policy definitely declares, that Pennsylvania law should govern," the court pointed out in its opinion. Insured employes "were not parties to, nor did they have any voice in, the negotiation or consummation of the contract. The terms of the policy were settled by the oil corporation and respondent."

Place of Delivery

Delivery of the certificate in Texas did not make the law of that state applicable, since the certificate is not a part of the contract of, or necessary to, the insurance. In fact, the court commented, the petitioner was insured on the taking effect of the policy long before the issue of the certificate, which "served merely as evidence of the insurance of the employe."

"In support of his contention that Texas law applies," the opinion continued, "petitioner suggests that the insurer, acting through the employer as its agent in that state, solicited and procured him to take insurance under the policy. There is no evidence that the insurer expressly authorized the oil corporation or any of its subsidiaries to act for it in consummating insurance under the policy. * * * The undisputed circumstantial facts require the conclusion that the employer acted not as agent of the insurer but for and on behalf of petitioner and other insured employes and in its own interest."

Not Entered in Texas

The Texas law, it was pointed out, applies only to contracts of insurance made by an insurance company doing business in the state, and Connecticut General did no business in that state.

"The conclusion that Pennsylvania law governs the policy provision requiring notice of claim," the court concluded, "is supported not only by the making and delivery of the contract of insurance in that state, the declaration in the policy that Pennsylvania law shall govern and petitioner's acceptance of the insurance according to the terms of the policy but also by the purpose of the parties to the contract that everywhere it shall have the same meaning and give the same protection and that inequalities and confusion liable to result from applications of diverse state laws shall be avoided."

To Introduce U. S. Sales Methods in the Argentine

NEW YORK, April 29.—Though they don't know it yet, the life agents and insurance buying public of Argentina are about to be introduced to programmed insurance, planned selling, time control, centers of influence, prospecting, selling for needs and all the activities that the North American continent takes for granted in the life insurance business.

Mauricio Pages and Horacio Mascarenhas of the educational and sales promotion departments respectively of La Continental, the second largest Argentine life company, are in the United States studying North American sales methods. They are taking educational courses at home offices and leading agencies and when they return to Argentina in the fall they will have absorbed just about all that is sound and progressive in life insurance merchandising methods.

No Doubt of Acceptance

Messrs. Pages and Mascarenhas have no doubt that North American sales methods will be well accepted in Argentina among the insurance-buying public. The Argentines, it appears, take kindly to North American ideas. Automobiles, motion picture films, and many other products from the United States dominate the Argentine market. Even apartment houses which would have been considered as no fit human habitation 15 years ago by any right-thinking Argentine have been introduced and are proving quite popular.

Although there are 38 life companies operating in Argentina, the country is vastly underinsured, even when compared with the rather meager per capita coverage of the United States. This lack of insurance is not due to poverty, for Argentina is very well fixed financially. National finances are in excellent shape. Failure to buy life insurance on an extensive scale has been due to lack of systematic and aggressive sales efforts.

Nothing but Lump Sum Basis

Concepts that are taken for granted in the United States are quite unheard of in Argentina. All but an infinitesimal fraction of Argentine life insurance is paid on a lump sum basis.

When an Argentine insurance buyer purchases a policy he buys so many thousand dollars of face amount. He has not earmarked it for any specific purpose, such as clean-up, family protection or educational. As is the case with too many North Americans, it is just $5,000 or $10,000 of life insurance. Nor does the Argentine policyholder look at his insurance from the income basis, except in the vaguest sort of way. It would not occur to him to determine how much monthly income it would provide for his family in case of his death or for himself in his old age.

Agent Sells Friends

Neither would it occur to the agent to bring up any of these ideas. The Argentine agent sells to his friends and when he is through saturating this market he is at the end of his rope. He knows nothing of prospecting methods, such as the endless chain or the use of centers of influence. He sells life insurance as if it were a commodity; so much face amount for so much premium and that's all there is to it.

The great period of expansion for life insurance in Argentina was from 1922 to 1929. It was slowed down somewhat by the depression, although the world panic did not hit Argentina nearly so hard as most countries. Sales have again been increasing rapidly in the last couple of years and Messrs. Pages and Mascarenhas believe that there will be a bigger life insurance boom than in 1922-29. March production for La Continental showed a 41 percent increase over March a year ago which in turn was a much bigger month than the previous March.

An important factor in boosting life insurance sales in Argentina will be the road-building program that is now under way. Much of the business of Argentina life companies comes from prosperous ranch owners and agents must travel great distances by automobile over dirt roads to call on prospects. When there has been a general rain through the rural district, the home office knows it without being told, for the number of applications falls off sharply. Dirt roads are impassable during wet weather and nothing can be done about it. It is one of the recognized difficulties of doing business.

The fact that such long distances must be traveled by agents in seeking business and that they are frequently prevented from traveling by bad roads results in the payment of fairly generous commissions—60 to 65 percent—and expense allowances. An automobile is considered to be giving good service if it lasts a year.

To Build Paved Highways

Argentina now has a gasoline tax, proceeds of which are to be devoted to building paved roads. A network of all-weather highways, by making the rural district accessible even during wet periods will do much to bring about the development of the life insurance market. While Messrs. Pages and Mascarenhas feel confident that the Argentine buyers of life insurance will take kindly to North American sales methods, they are doubtful that the present generation of insurance agents will ever absorb these methods to any great extent. They believe that the methods used in the States will have to be introduced mainly through the recruiting and training and supervising of new men, who as time goes on will gradually supplant the older agents who die or retire from business.

What most impressed the visitors from the Argentine in their study of American procedure was the willingness with which the companies here exchange information on sales technique. In South America such information would be held as closely guarded trade secrets. Rival life insurance men may be good friends socially in Argentina but they do not gather in conventions or in informal groups and tell each other how they operate.

Delighted at Cordial Reception

Messrs. Pages and Mascarenhas have been particularly delighted at the cordial reception which they have met everywhere they have gone. They have sat in on sales training courses at the home offices of the Metropolitan Life, New York Life, and Equitable Life of New York. They took the Prudential's course given by L. N. Whitelaw, educational director for the New York metropolitan's district. They went through the training class at the R. G. Engelsman agency of the Penn Mutual Life in New York City. They took the broker's course given by James Elton Bragg, manager New York City, Guardian Life of New York and also Mr. Bragg's sales course in New York University.

They have attended the New York sales congress and the lecture series given by the New York City Life Underwriters Association. They have visited the Home Life of New York and the United States Life and also got some valuable ideas from Manager H. N. Kuesel of the Phoenix Mutual Life in New York City. They are now taking the course given by Production Manager C. P. Dawson at the Beers agency of the New England Mutual Life in New York City.

La Continental is a member of the Life Agency Officers Association and the Life Insurance Sales Research Bureau and Messrs. Pages and Mascarenhas will attend the bureau's agency building school in Chicago this spring. On their midwestern trip they will make some excursions into the prosperous farming sections to get first hand information on how American companies sell the farmer. Returning through Canada, they will visit the home offices of the Sun Life and the Confederation Life. After spending some time visiting the companies at Hartford and the Life Insurance Sales Research Bureau, they will leave for Argentina in September.

Though many life men may feel that agents in this country have much to learn about building up the public's esteem for the entire institution of life insurance and not indulging in acrimonious competitive arguments, Messrs. Pages and Mascarenhas say that the South American agents are far behind the United States in this respect. There is need, also, they say, of laws which will check twisting and rebating. The twisting situation is aggravated by the fact that people buy life insurance for no particular need and consequently the lapse rate is very high.

La Continental is a multiple-line company writing all classes of business. It has about $65,000,000 in force in its life department. It was founded in 1913 by its present president, J. M. Mascarenhas, father of Horacio Mascarenhas. Mr. Mascarenhas, senior, has been in the life insurance business all his life, having started with the Sud America, the largest Argentine company. Incidentally it was the Sud America which took over the New York Life's business when that company retired from South America some years ago.

Chicago Speaker

CLARIS ADAMS

Claris Adams, president of the Ohio State Life of Columbus, O., will be a speaker at the great breakfast meeting of the Chicago Life Underwriters Association, May 17, when Life Insurance Week will be inaugurated in the city. Mr. Adams is well known to the life insurance fraternity, is one of its most notable orators and inspirational speakers. He will have an audience of between 1,500 and 1,600 insurance men at that time.

State Mutual May Campaign

The General Agents' Association of the State Mutual Life has initiated a May campaign to honor the tenth anniversary of Chandler Bullock as president. George S. Lott, Dayton, general agent, is president of the association. A large chart in Mr. Bullock's office will record the cumulating business, and individual charts will be distributed to agency offices to record their business.

Atlantic Life Plans Agency Development Near at Hand

BUILDS FROM HOME OFFICE

President Lounsbury Announces Program Calculated to Assure Successful General Agents

Appointment of general agents in territory adjacent to the home office at Richmond, Va., is to be undertaken in the new agency development program of the Atlantic Life. The plan has been drafted with a view of guaranteeing financial success as much as is possible, according to President R. R. Lounsbury.

"It seems the wise course," he said, "for a company of the size of Atlantic to concentrate on developing territory close to its base. The wisdom of this has already been clearly demonstrated in the marked success of the company's large Virginia agency, under the energetic direction of Angus O. Swink. At important points in the Carolinas and elsewhere near Richmond, Atlantic is also fortunate in having well developed agency organizations, and the company is well and favorably known.

"Accordingly, Atlantic Life is in the position of being able to direct its future efforts to adding as general agents men who have already made a mark for themselves as producers. Through the careful selection of such men, who will operate upon a liberal contract and will receive the fullest assistance from the agency department, we feel confident that we can guarantee to a very large extent that our new general agents will meet with financial success.

"It is our plan to start our appointments close to home. Excellent territory is already available in the Carolinas, and the prospects for appointments in the smaller communities of Maryland, Ohio and eastern Pennsylvania are exceedingly good."

Study Hawaii Code

The Hawaii senate has appointed a holdover committee to make an exhaustive study of the proposed new insurance code for the territory and to report its conclusions to the next session of the territorial legislature in 1939.

The proposed code would provide greater insurance restrictions.

Attorney Speaks in Boston

Vernon Mason, Boston attorney, spoke to the Boston Life Insurance & Trust Council on "Trusts and Trust Instruments."

Death Takes Old Time North Carolina Official

James R. Young, 84, the first insurance commissioner of North Carolina, died Sunday at his home at Raleigh following two years illness. He retired in 1921 from the office which he had held since 1899. He became executive vice-president of the Merchants National Bank of Raleigh and later was president of the Union Trust Company. Until his retirement because of ill health he was special representative of the National Board of Fire Underwriters. He was chairman of the board of trustees of Peace Junior College. He was born Feb. 17, 1853. He was clerk of the supreme court of Vance county, N. C., for 10 years. He then engaged in the local insurance business and was general agent of the old Netherlands Life before he was appointed insurance commissioner. Colonel Young was held in high esteem by his fellow commissioners. He was elected president of the National Association of Insurance Commissioners in 1913. He was one of the foremost commissioners of his day.

SEVENTY-FIVE YEARS AGO, the John Hancock Mutual Life Insurance Company of Boston enlisted in the cause of financial independence in American Homes.

It has ever been a meritorious cause with an ever growing field.

Now we celebrate our Diamond Anniversary and increase our aims and efforts while celebrating achievements of the past.

In this spirit the John Hancock offers through its agency forces a Selective Security Policy which should have a wide popular appeal, especially among persons who are eligible for Social Security benefits under the national Security Act.

In issuing this new contract, wholly in tune with the times, the John Hancock continues the practice which has characterized its growth through three quarters of a century, of constantly broadening its service to meet the needs of the day.

Guy W. Cox
President.

John Hancock Mutual Life Insurance Company
BOSTON, MASSACHUSETTS

Tennessee Sales Congress Develops Valuable Ideas

Seven widely known speakers made up the program at the sales congress of the Tennessee Association of Life Underwriters held in Chattanooga. All of the talks were helpful and inspirational.

Paul Speicher, Insurance Research & Review, Indianapolis, challenged critics of life insurance in his well known address, "Life Insurance in a Changing World."

L. W. Rhodes, president Tennessee association and manager home office life department Interstate Life & Accident, opened the congress and E. E. Brown, Chattanooga manager Penn Mutual, chairman program committee, presided.

Vice-president A. J. McAndless, Lincoln National Life, was introduced by J. R. Leal, vice-president and secretary Interstate L. & A.

McAndless Defies Critics

Mr. McAndless denied the criticism that life companies are endeavoring to control the investment market, declaring virtually all home offices invest in what is currently considered the best forms of investment.

"In 1916 the insurance companies of the United States had 16 pecent of their capital invested in farm mortgages," he said. "In 1936 this figure had dropped to 4 percent. In 1916 16 percent was invested in city properties. In 1936 it was approximately 28 percent. In 1916, 31 percent was invested in railroad bonds. In 1936 it was only 13 percent. In 1916, 4 percent was invested in public utility bonds, in 1936 that figure had increased to 16 percent.

"In the field investment there is no sentiment. The men responsible for investment of life insurance funds are experts in their line and conscientious in protecting policyholders' interests."

Sound Construction Needed

Milton Bacon, agent New York Life, Jacksonville, Fla., said some agents build businesses as contractors built houses during the Florida boom. They should not take down the scaffolding before they hang the wall paper.

"I believe people talk themselves in and out of more situations than they talk themselves into. If you are observant you will automatically become creative."

T. C. Thompson, general agent National Life of Vermont, Chattanooga, was introduced as dean of life men in that city. He has been in the business 51 years.

F. M. See, St. Louis, general agent, New England Mutual, was introduced holding the record for number of bona fide applications written in one month. He wrote 322 applications in October, 1924, for the Massachusetts Mutual in Nashville. He gave his "Ten Commandments for Closing a Sale," and answered objections from the floor in an open forum.

Commissioner in Talk

Commissioner McCormack of Tennessee stated that Tennessee financial institutions will not be permitted to dictate where borrowers place insurance to protect a loan. "Coercion in placing insurance must stop in Tennessee," he said. "The financial institution has the right to protect its collateral for a loan with an insurance policy in a reliable, solvent company, but there its right ends. The people of Tennessee have the legal right to place the insurance with the licensed agent and the company of their choosing. It is my policy to see that they are protected in that right."

He proposed licensing only qualified agents. The Tennessee department, he said, will conform strictly to the zone convention examination plan of the National Association of Insurance Commissioners, with the other eight commissioners in Zone 3. Mr. McCormack does not consider the zone examination can be properly done unless the zone examiner or actuary actively participates and concurs in the reports. The plan of having zone examiners act only in the capacity of observers will not be satisfactory to the department, he said.

Social Security Speaker

W. R. Williamson, actuarial consultant educational division, Social Security Board, Washington, explained the difference between social security and life insurance. Social security does not deal to any great extent with death, accident or sickness, but has isolated old age and unemployment and given both specific attention, he said. There are two definite approaches to the old age problem. The first deals with existing old age to the extent of its obvious need up to a certain maximum dollar figure per capita in most states, providing that taxpayers of the state and nation jointly recognize needs of the dependent aged. The second is the self paid provision for old age income.

Approximately 15 percent of the 1,250,000 people now over 65 are receiving assistance through this budgeting, he said. There is considerable lag and it will be a long time before so much as 5 percent of the national wealth will be required to meet this specific provision.

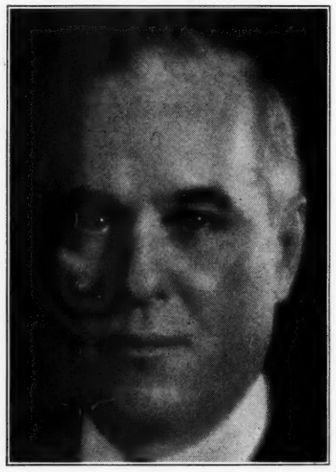
Need to Do Something

"Insurance companies have not yet furnished adequate provisions for old age," he said. "But there seems a clear necessity that some of us with incomes should contribute something, in this manner simulating an insurance premium paid through tax channels. Social security is probably a wise and necessary extension of the cooperative basis characterizing life insurance provisions. It is in its formative state. I believe it is increasingly recognized as a concern of the entire people."

E. B. Stevenson, Jr., vice-president National Life & Accident, talked on "Streamlining Life Insurance," being introduced by A. W. Litz, Great Southern Life, Nashville, president Tennessee association in 1935-36.

Luncheon was served through courtesy of the Volunteer State Life, Provident Life & Accident and Interstate Life & Accident, the respective hosts being Actuary A. E. Archibald and Presidents R. J. Maclellan and Dr. J. W. Johnson.

Boosted for Trustee



HARRY T. WRIGHT

A number of friends of Harry T. Wright of Chicago held a luncheon in that city this week to advance his candidacy for trustee of the National Association of Life Underwriters. Mr. Wright is associate manager of the Woody agency of the Equitable Life of New York. Last year he was chairman of the Million Dollar Round Table. W. V. Woody presided.

Increase Recorded in Oregon

Insurance Commissioner Earle of Oregon announces an increase of 45 percent in March life business in the state over the same month last year.

Management Association Meeting

The mid-western special conference of the Life Office Management Association will be held in the Hotel Fontenelle, Omaha, May 20-21. The general theme is "Economies in Home Office Operations—Small and Medium Sized Companies." The general chairman is Richard Boissard, vice-president National Guardian Life. The program is:

Thursday Morning, May 20

Opening remarks by President G. A. Hardwick, vice-president and comptroller Penn Mutual Life.

"A Clerical Efficiency Bonus Plan," J. F. Adams, office manager, Northwestern National Life.

"Economies in Personnel Administration."

"Selection, Training and Promotion," L. D. Ramsey, secretary, Business Men's Assurance.

"Organizing Clerical Work," Charles Kell, director of personnel, General American Life.

Thursday Afternoon

Chairman, W. F. Hagerman, comptroller Minnesota Mutual.

"Contacting the Policyholder—Collection of Premiums and Interest, 'Service,' 'Orphan' Business, Etc.," A. D. Hoy, correspondence secretary, Central Life of Iowa.

Discussion

"Budgeting and Control of Home Office Expenses in a Small Company," Richard Boissard, vice-president National Guardian Life.

Panel dicussion: "Home Office vs. Field Office Collection of Premiums."

Leader, W. F. Hagerman, comptroller Minnesota Mutual Life.

Members of the panel will represent companies following both centralized (home office) and field office procedure for premium collections. Opportunity will be afforded members to join in the discussions from the floor.

Thursday Evening—Association banquet (informal), Happy Hollow Club.

Friday Morning, May 21

Chairman, R. E. Langdon, vice-president Guarantee Mutual Life.

"Accounting Problems in Connection With Preparation of Schedule 'T'," M. C. Ledden, chief accountant Lincoln National Life.

"Economies in the Use of Tabulating Equipment." "Payroll Accounting on Tabulating Equipment," L. Moslee, auditor American National.

"General Accounting," J. C. Seitz, actuary Guarantee Mutual.

"European Inflation Experience and Its Effect on Life Insurance Office Activities," Dr. Alfred Manes, professor of insurance Indiana University.

Friday Afternoon

Chairman, H. T. Polk, treasurer National Life & Accident.

"Maintaining Office Records to Facilitate Convention Examinations," Lloyd Thomson, actuary Indiana insurance department.

"Present Status of Social Security Tax Requirements," C. M. Taylor, assistant secretary Provident Mutual Life.

Open forum discussion: "Recent Economies in Home Office Operation."

Discussion leader, S. E. Mooers, secretary Acacia Mutual Life.

N. Y. Managerial Group Has Round Table on Recruiting

LED BY HERZBERG, H. M. FASER

Stress Need of Intensive Activity in All Departments at All Times

NEW YORK, April 29.—Round table discussion of the best method of recruiting was the feature of the April meeting of the Midtown Managers' Association. The discussion of recruiting in general was led by Milton Herzberg, Equitable Life of New York, while H. M. Faser, Jr., Penn Mutual Life, handled the subject of younger men.

Mr. Herzberg said that about two-thirds of his good agents come through his present organization and about one-third from his own direct efforts. He pointed out that it is necessary for the manager or general agent not only to be on the lookout for good men himself but to keep alive the spirit within his own organization which will make the men enthusiastic recruiters of good potential agents. Denying any particular merit to any single form of recruiting activity, he said that all methods should be used and used all the time.

Get Young Man's Viewpoint

Mr. Faser said that the manager who wants to make a success of getting younger agents should get the young man's point of view and see if the agency has anything to offer him. It is not enough he said that an agency is a successful one but must have something specific to offer the young man.

The recruiting of younger men is not something that can be done in an offhand way but must be gone after seriously, he said. It is probably necessary to have a young man doing this job, he thought.

Mr. Faser advanced an unusual angle in the matter of getting names of young prospective agents. He declared that while much is said about getting the names of these men from big executives, he would rather have as a center of influence a clerk in a bank rather than the president of the bank, since the president is naturally interested in holding on to his good men whereas the subordinate is more interested in seeing a friend who is in a blind alley job get ahead.

Illinois Examination Season

SPRINGFIELD, ILL., April 29.—The department has started examination of applicants for licenses for the 12-month period ending March 1, 1938. Director Palmer said for the same period just ended on March 1 the department issued licenses to 75,915 agents, 9,715 brokers, and 3,697 solicitors. This was a gain in each classification, he said, predicting another increase during the current year. The state is divided into 16 districts. Examinations began Tuesday in Chicago, with the other districts to be covered during May. A manual consisting of 600 questions and answers is furnished without charge to all applicants.

The schedule of examinations is: Elgin, May 4; Rockford, May 5; LaSalle, May 6; Peoria, May 10; Galesburg, May 11; Rock Island, May 12; Quincy, May 13; Bloomington, May 17; Kankakee, May 18; Champaign, May 19; Springfield, May 21; Olney, May 24; Marion, May 25; Centralia, May 26; and East St. Louis, May 27.

Lacy San Francisco Speaker

O. J. Lacy, president California-Western States Life, western representative of the national committee for 1937 Life Insurance Week, was the featured speaker at the "kick-off" luncheon of the San Francisco General Agents & Managers Association April 29.

Drop Life Indemnity in Non-Cancellable Contract

Commenting on an article which appeared in a recent issue of THE NATIONAL UNDERWRITER telling about the disability losses of life companies, an underwriter for an accident and health company pointed out that this business reviewed in that issue was written entirely on a life indemnity basis and did not reflect the experience on non-cancellable business in the disability field as it is being written today, since few companies any longer write the life indemnity coverage. He said:

"Today there is little difference of opinion about the writing of life indemnity coverage, particularly on sickness insurance contracts. The essential variation between disability contracts which makes for the difference in the loss ratios and reserves appears in the length of coverage granted rather than in the making of the contract cancellable or non-cancellable.

Life Indemnity Coverage

"What has happened is that the companies have very generally abandoned life indemnity coverage on non-cancellable policies for health insurance, and have also modified in many cases the plan of life indemnity coverage under accident contracts even in cancellable contracts by providing that after one year, disability must make it impossible for a man to work at 'any' occupation. The companies may now be said to be testing the non-cancellable writing on the aggregate indemnity basis by setting limits on aggregate indemnity ranging from about 60 weeks up to eight years. Here again there are two groups of companies, one group writing on the non-medical basis paying from the first day or with a short waiting period and limiting the indemnity period to not more than about two years. Then there is the other plan of writing only medically examined cases with a waiting period of ninety days and with an aggregate indemnity period of eight years.

Where Companies Differ

"Discussion among the companies centers about the methods of handling, both production and claims, that period of indemnity from two years on up to eight years. That is, this period from two years to eight years in the aggregate indemnity total is the field within which there is not yet fairly substantial agreement as to results and the best methods of procedure.

"The Massachusetts department has been checking carefully the experience of companies writing all forms of non-cancellable insurance, and has indicated by its reports on examined companies that aggregate indemnity non-cancellable can be safely written at proper rates and with sufficient reserves. Massachusetts is the home state of more companies writing aggregate indemnity non-cancellable than any other state.

"A significant fact is that no company has succeeded in selling the long waiting period, medically examined, non-cancellable aggregate indemnity, and the non-medical, first day coverage, non-cancellable aggregate indemnity, with the same sales organization. Probably there would be agreement that it would be very difficult if not impossible to have the same selling force selling both kinds of insurance very efficiently and with very great smoothness.

"What has been determined about disability losses under indemnity contracts is that the peak of the loss load under the life indemnity contracts comes from the 12th to the 14th year after claims begin, while under the eight years aggregate indemnity this peak is reached between the 2nd and the 4th year and starts down.

Necessity to Put Up Reserves

"Not only is there is great difference in the loss load itself, but the consequent necessity for putting up reserves to fit the higher loss experience under the life indemnity contract means a like proportionate increase in the total amount required for the safe conduct of the business. So great is this difference in the loss loads that the writing of non-cancellable under one plan has been almost entirely abandoned while it is still being carried on with success under the aggregate indemnity plan.

"When considering the experience of the non-cancellable companies, it is necessary constantly to keep in mind that the great difference in results arises not from the basis of whether the contract is cancellable or non-cancellable, but rather upon the basis of whether the indemnity period is for a limited time only or for life."

Lloyd Thomson Still on Job

Lloyd Thomson, whose picture appeared in the last issue, was incorrectly identified as "formerly actuary of the Indiana department." Mr. Thomson is still the actuary of that department. He was snapped at the banquet during the mid-year meeting of the National Association of Life Underwriters in Indianapolis.

N. J. Goldsmith, leading personal producer of the Equitable Life of New York in San Francisco, is receiving congratulations on the arrival of an eight-pound daughter.

Sales are easy with **settlement option** slide rule. Instructions included. $1.50. Order from National Underwriter.

THE WEEK IN INSURANCE

Strong **plea for conservation** made by President Duffield at Prudential managerial convention. **Page 1**

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Employes' compensation and social security compliance studied at **Life Office Management Association** conference. **Page 1**

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Recommendations looking toward **improving state supervision** of insurance made by Commissioner Blackall of Connecticut in address at U. S. Chamber of Commerce annual meeting. **Page 1**

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U. S. government lending agencies held responsible for many bond defaults by Managing Director Bangs of American United Life in address at New York. **Page 1**

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National trends affecting life companies' investments are analyzed by President Arnold of Northwestern National Life at U. S. Chamber of Commerce annual meeting. **Page 2**

North American life insurance sales methods shortly **to be introduced in Argentina.** **Page 4**

* * *

Lincoln National Life gives benefit of its **survey made on paid up policies** which bore heavy indebtedness. **Page 16**

* * *

U. S. Supreme Court holds laws of state where group life policy is made govern employe's rights, not laws of state in which employe works. **Page 3**

* * *

James R. Young, first insurance commissioner of North Carolina, died at the age of 84. **Page 4**

* * *

C. E. Nelson, actuary of the Missouri insurance department, becomes associate actuary of the Continental Assurance of Chicago. **Page 3**

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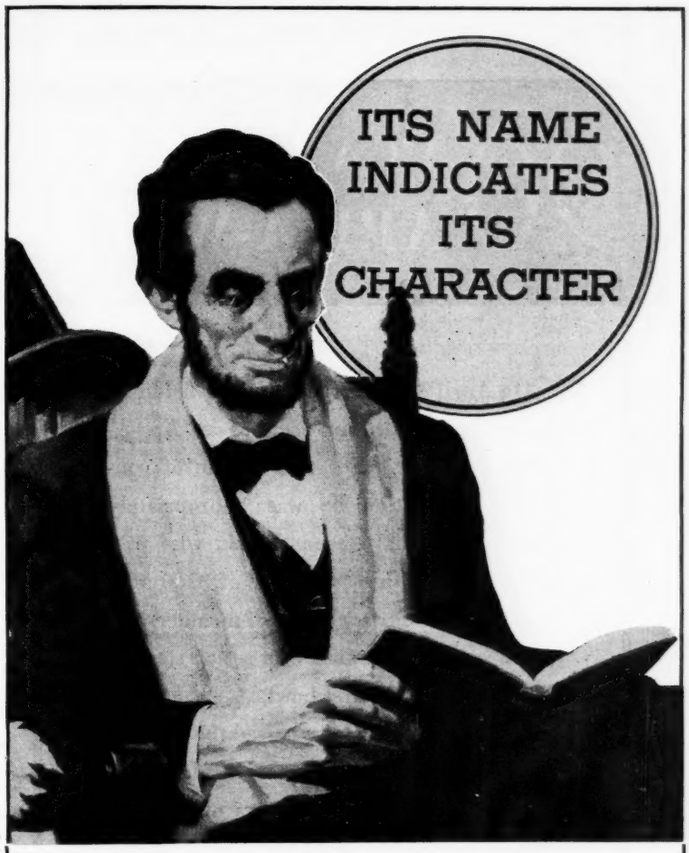
Knowledge without action is futile, **C. O. Fischer,** vice-president Massachusetts Mutual Life, warns. **Page 23**



MODERN

Only Lincoln National Life men can sell retirement-protection insurance in its most modern form through the 5 Star Annuity. This policy provides:

1. Income for life.
2. Cash settlement options.
3. Elective retirement ages.
4. Insurance protection.
5. Guaranteed low cost rates.

With this policy, LNL field men have a kit that puts all their sales story in one package. This kit is getting results now.

★

The
LINCOLN NATIONAL
LIFE INSURANCE COMPANY
Fort Wayne, Indiana

90 YEARS OF AN APP-A-WEEK

On April 1, the seventh NWNL fieldman to do so completed *ten years* as an App-A-Week producer. For this decade of consistent production he was appropriately rewarded—as have been the six who preceded him—with a cash prize of $100 representing $10 for each year of membership, and a special gift award of a set of sterling silver candlesticks and bowl.

Of the seven who have passed the ten-year mark to date and whose records add up to 90 years, six still are members of NWNL's App-A-Week Club, with the leader of the group about to complete sixteen years of unbroken qualification. Five more fieldmen are in line to reach ten years of membership within the next year. These men are all outstanding producers whose records in other respects parallel their App-A-Week achievements.

* * * *

Consistent production—whether it be as regular as an app a week or not—always pays big dividends. That is one reason why NWNL's "upper level" sales procedures and training methods all aim to put its fieldmen on a working basis which assures them of a steady, adequate income week after week and month after month.

NORTHWESTERN NATIONAL
LIFE INSURANCE COMPANY
O. J. ARNOLD, PRESIDENT
STRONG ~ Minneapolis, Minn. ~ LIBERAL

Opportunity to Popularize Group Cover Today

By Talbot O. Freeman

Mr. Freeman herein treats group insurance in its larger aspects in the light of current economic and social attitudes. He is group supervisor in the agency department of the Travelers.

The appeal of publicity tends to increase the demand for any product. For instance, war risk insurance did not compete with, but popularized life insurance in general. In the same way, it would appear that group insurance should be popularized by the fact that security is at present uppermost in the mind of almost everyone. In fact, those of us who are constantly approaching employers on this subject find that this is actually the case today.

Remarkably few employers have greeted us, recently, with a purely disinterested attitude towards their employes, and towards what group insurance can do for them. On the contrary, the typical American business man seems to weigh the individual and collective needs of those who produce for him, in the same balance he uses in determining the needs of both his customers and his stockholders. I know of no more impressive description of the spirit of this man than the following quotation from Lord Moulton of Great Britain:

Obedience to the Unenforceable

"I ask you to follow me in examining the three great domains of human action. First comes the domain of positive law, where our actions are prescribed by laws binding upon us, which must be obeyed. Next comes the domain of free choice, which includes all those actions as to which we claim and enjoy complete freedom.

"But between these two, there is a third large and important domain in which there rules neither positive law nor absolute freedom. In that domain there is no law which inexorably determines our course of action, and yet we feel that we are not free to choose as we would. It is the domain of obedience to the unenforceable. The obedience of a man to that which he cannot be forced to obey. . .

"To my mind, the real greatness of a nation, its true civilization, is measured by the extent of this law of obedience to the unenforceable. . ."

Group Prospect for 1937

Here in the middle class you will find your group prospect for 1937. This man knows that employes do not feel that modern contributory group insurance is paternalistic. It is simply helping them to help themselves. It provides a year and a half's notice of the demise of the pay check, to tide the family of a deceased worker over the most trying period they will ever face. For example, a typical plan to meet the needs of the average $22 a week American workman would provide the following protection: For death, $1,500; for accidental death, $1,500 (additional); for accident or sickness, $15 per week.

How could such a program of protection help but bring a feeling of security into the home of an employe? Group life insurance alone now protects over 7,000,000 men and women for in excess of $11,000,000,000; and pays out annually upwards of $90,000,000 to the beneficiaries of some 50,000 workers who have died. Again, how could such a plan fail to interest an employer who is in sympathy with obedience to the unenforceable.

As to the advantages which an employer and his company may derive from group insurance, no claim is made that such protection constitutes a panacea. It is not, in itself, a complete program of personnel relations. Yet, if I were an employer, it seems to me I would provide it ahead of clubs, baseball teams, bands, cafeterias, and the like. Certainly I would put it on a par with bonuses and other production incentives.

The head of a company not long since told me: "I am buying group insurance for my employes because I want to help correct two results of the depression—namely: class-consciousness and a definite drift away from our former native habits of thrift." Regular deductions from payroll tend to concentrate conscious attention on systematic, self-supporting thrift; and helping them to help themselves should certainly tend to promote a spirit of cooperation towards a common end.

Speaking more specifically, the highly productive paper-worker in the United States makes $3,439 worth of paper per annum, and receives $1,184. His brother in the knit goods business, however, makes but $1,758 worth of goods, and, therefore, receives but $847. These figures would seem to prove that high productivity raises wages, and hence, the standard of living.

Now, it is an accepted fact that a happy, healthy workman produces more than one who is not; and, by and large, the well-paid worker is more contented than his underpaid brother. Group insurance, in the end, amounts to nothing less than an increase in wages, and a higher standard of living.

Employer-Employe Relations

Most captains of industry are at heart quite amenable to obedience to the unenforceable as applied to the provision of adequate welfare for those in their employ. Furthermore, as some 25,000 concerns in this country can testify, group insurance betters employer-employe relations, and increases production efficiency through contentment. Increased production efficiency must mean increased profit. Increased profit, in turn, allows for technological improvements in equipment; which again, increases production per man, and raises wages and the standard of living. In the end, new enterprises arise, old ones expand; commodities come within the reach of all, and new employment is created. If anyone doubts this truth, let him consider the fact that during the 10 years the dial system was being installed, telephone girls increased by more than 50,000 in the United States, and linemen increased 100 percent.

And don't forget that to the bereaved family of the average worker $1,500 of group life insurance is worth 13 times as much as a 10 percent raise in his $1,144 of annual earnings. Nor should the fact be overlooked that the cost to the employer is less than the equivalent of a one-half of 1 percent raise. Going a step further, if we translate this cost into percentage of gross sales (instead of the customary percentage of payroll), we find that in the case of the paper industry cited above, where an employe produces three times his wage, the employer's portion of the group life premium shrinks to $0.0017 per dollar of sales. Surely, obedience to the unenforceable, through group insurance, pays dividends exceeding this small added expense; which in the end produces so much toward increased profit.

Foreign Outlook Compared

After all, the American employer and employe of today can see a much brighter future than can their brothers in almost any other land. Compared to the mountain of bullet-ridden intrigue in Europe, our ballot-scarred problems appear as the proverbial mole-hill. Where, but in America can one find the unemployed impatiently complaining that there is no future in the dole? No future, indeed! What does the future hold for

the bayonet-toting youth of the eastern hemisphere? Abroad, a single mistake may mean eternal chaos; here mistakes are sad, but not fatal. Our problems are purely national; theirs are international. We flourish under a government of laws; they cower and cringe under the human frailties of mortal men.

Furthermore, we operate our daily destinies in society and commerce under the natural laws of the capitalistic system. Undoubtedly, flaws may be found in this millennium-tried plan of economy. However, I, for one, do not want to swap, for the conditions of the dark ages, a system of economics and finance which provides us with 71 percent of the automobiles, 75 percent of the life insurance, and nearly 50 percent of the radios in the entire world of two billion souls.

Surely, such an outlook should encourage us here in America. Surely, all we lack is a little more application of social service and personnel relations to the general economic and social welfare. In a nut-shell, we need more obedience to the unenforceable; and more group insurance, in industry and commerce, is one of the first steps to that end.

RECORDS

Massachusetts Mutual—Insurance in force increased $3,941,679 in March and $13,354,910 the first quarter with $1,881,623,626 in force (excluding annuities) March 31. The report shows a reduction in terminations, in new policy loans and in outstanding policy loans.

California-Western States Life—Reports March paid-for volume 17 percent ahead of 1936 and a gain of insurance in force for the month of $597,552. The increased volume for the past several months has been achieved simultaneously with an improvement in quality. The average application for the first quarter was 19 percent larger than last year. A conservation survey made March 1 of all 1935 issues still in force revealed an 8 percent improvement in renewal ratio as compared with a similar survey of 1934 issues made a year ago.

E. L. Grant, Continental Assurance, Chicago—Increase about 30 percent so far this year, total to April 24 being $1,426,000 paid, compared to $1,114,000 in the same period last year.

A. W. Hogue, Dallas, state manager Business Men's Assurance—Reports 33.4 percent gain in new insurance for the first quarter; $5,358 in new accident and health premiums, the top record made by any of the company's 17 state offices; 152.3 percent of first quarter quota of business from first year salesmen, the best record of any of the branch offices. Five new salesmen were recruited and submitted business the first quarter.

Morris Brownlee, State Mutual Life, Houston, Tex.—New paid-for business for the fourth quarter of the agency's first contract year, ending March 31 was 108 percent greater than the third quarter. The increase was 306 percent the third quarter over the second and 429 percent the second quarter over the first.

B. A. Hedges, Business Men's Assurance, Kansas—Reports a 62 percent gain in insurance written for the first quarter, with 77 percent gain in premiums.

J. H. Birmingham agency Phoenix Mutual Life, Kansas City, Mo.—Gained 36 percent in March, 25 percent for the quarter in paid business.

R. A. Judd, Phoenix Mutual, Chicago—Shows 150 percent increase in premiums in March. Applications for the first three months outdistanced those of the first three months of 1936 with approximately the same number of men employed.

J. N. Fletcher, Great Southern Life, San Antonio, Tex.—First quarter showed increase of 100 percent in submitted and paid-for business.

Vice-president J. H. Evans, Assistant Superintendent of Agents Grant Westgate, and Actuary W. H. Harrison of the **Ohio National Life** are holding two regional agency meetings, the first in Omaha May 3-4 for Iowa and Nebraska, and the second May 5 in Denver for Colorado and Wyoming.

Service Records of 53 Oregon Leaders Analyzed

Interesting figures on the production of 53 full-time agents in 1936, whose records were certified as agency leaders for analytical purposes, were given by J. N. Adams, general agent Aetna Life, Portland, Ore., in the annual banquet of the Life Insurance Managers Associations of Oregon, held in Portland in conjunction with the sales congress. The service records of the 53 range from one year to 43 years, 35 operating in Portland and the remainder elsewhere in the state.

The average number of years in the business was 13.2, average number of lives sold 66.6, average volume $172,904 and average policy $2,597. The 10 leaders in ordinary, industrial and brokerage business averaged 18.5 years in the business, 56.4 percent lives, $251,410 volume and $4,088 average policy. The 10 leaders in number of applications, including those specializing in ordinary life and industrial, averaged 11.7 years, 130.5 lives, $199,524 volume and $1,529 average policy. The 10 ordinary life leaders who sold no annuities, brokerage or industrial, averaged 12.7 years, 81 lives, $152,891 volume and $1,869 average policy.

The six industrial leaders who sold industrial and ordinary only averaged 8.8 years, 107 lives, $150,420 volume and $1,497 average policy. Among the industrial producers, five industrial policies were taken as a credit for one life.

Plan Federation Meet

A serious accident will be staged in Pittsburgh June 4, and Mayor Scully of Pittsburgh will hold an open-air traffic court on the spot for the offending driver. The affair will be a safety-first demonstration staged by the Insurance Federation of Pennsylvania as part of its observance of Conservation of Life Day. It is designed to bring home to the public the necessity for careful driving and the need for taking proper precautions in crossing streets.

In keeping with its conservation of life and property keynote, the Insurance Federation of Pennsylvania will devote its opening luncheon on June 3 to the subject. John B. Kelly, secretary of internal revenue, will discuss the highway accident prevention campaign, and T. Alfred Fleming, manager of the National Board's conservation department, will tell of his organization's work.

Finding Safe Investments at Good Yield Main Task

By far the greatest problem of life companies for some time to come will be that of finding safe investments which will provide satisfactory yield, "Standard Trade and Securities" of New York states in a survey of life company stocks and prospects. The outcome for life company stocks will depend in large measure upon the successful solution of that problem, which in turn will depend to a great extent on money market conditions.

Cites Low Rates

Investment income for some time has been affected by the low money rates, it was said. Operation of the social se- able on new funds in 1935 and 1936 caused many companies to increase premium rates and to reduce dividends on participating policies.

Production of new life insurance is not undergoing any important change, it was said. Operation of the social security law may cut into life companies' business over a period of time.

The situation in the investment end may improve if longer term money rates follow the upward trend of short term money rates.

After 33 Years*

"NOW that I am laying down the main burdens of active management and may view the business in a more detached way, I feel justified in making a few observations based on my experience of twelve years as General Counsel followed by twenty-one years as President of a fairly typical old-line mutual reserve life insurance company whose history, covering a period of eighty-seven years, is practically contemporary with the growth of life insurance in this country.

"First. The well-established life insurance companies of this type are as strong financial institutions as the wit of man has devised. The principal reason for their strength is not so much in management, able and honorable although that has been, but in the principles on which the business is founded. The reserve and investment requirements and limitations, the absence of speculative incentive, the statutory limitation on the cost of acquiring business, and the prohibition of rate cutting all combine to afford strength and stability.

"Second. The affairs of such companies are conducted in every aspect with the actuating motive of trusteeship for the policyholder and the ever-present aim and desire to furnish the best possible coverage at the lowest cost consistent with prudent management.

"Third. The policyholders may rely absolutely on fair and equitable treatment by such companies. If every policy issued by these companies should be lost or destroyed, their terms would be scrupulously carried out according to the company records."

Fred A. Howland
Chairman of the Board

NATIONAL LIFE
INSURANCE COMPANY
HOME OFFICE
MONTPELIER VERMONT

PURELY MUTUAL—ESTABLISHED 1850

[* *Send for the complete 87th detailed annual report of which this is an excerpt.*]

LEGISLATIVE • DIGEST •

Ohio—Governor Davey has signed the life insurance rehabilitation bill which was passed as an emergency measure.

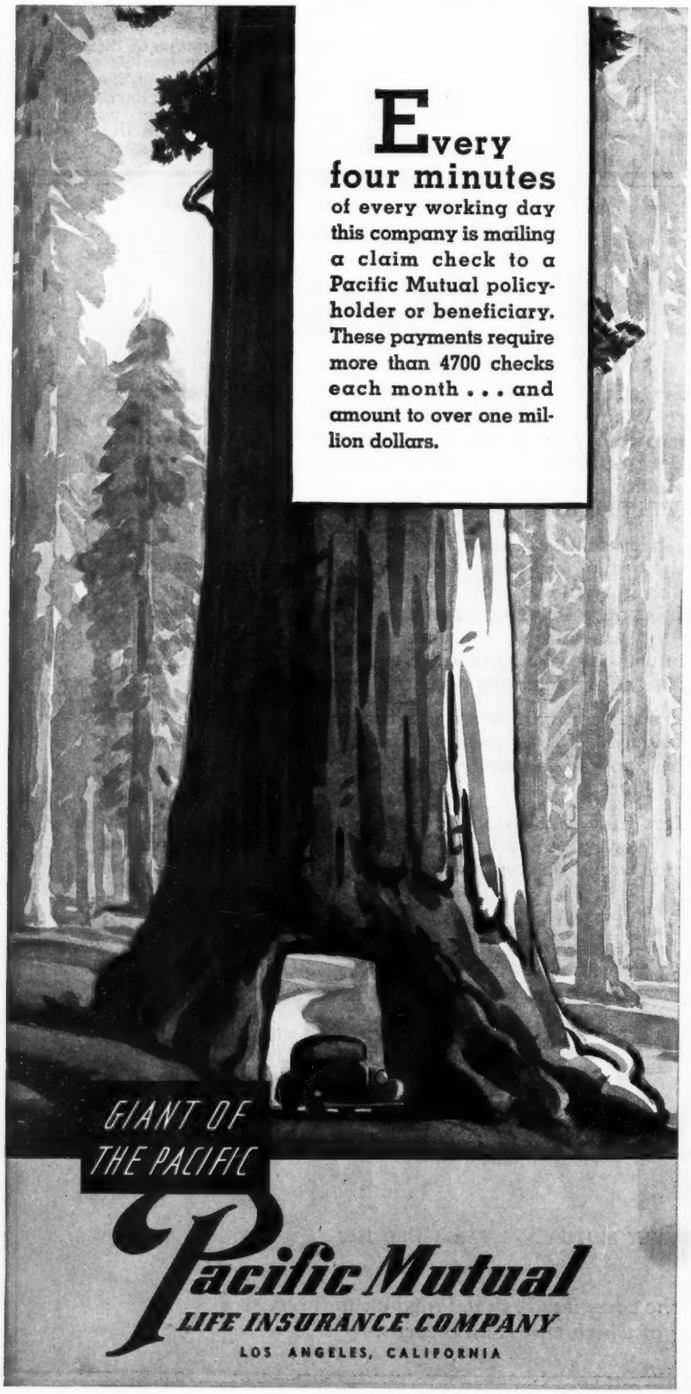
Wisconsin—Three pension plans, including a straight life annuity, an annuity payable during life and to the spouse after death and a refund life annuity, are provided in a compulsory retirement plan of the Wisconsin State Employes Association introduced in the state legislature. The measure provides for voluntary retirement at 60 and compulsory retirement at 70.

Nebraska—John S. Logan, attorney for the state insurance department, says that the department will not ask for reconsideration at the hands of the legislature of the two bills recently killed which would have given the department enlarged powers over insolvent companies and endowed it with original jurisdiction over all complaints against management.

Connecticut.—Even if a law is enacted providing for savings banks life insurance, the right would not be widely exercised by banks. In a poll of 73 mutual savings banks in Connecticut 29 replies showed only three banks which might be interested in offering insurance service. Eighteen were not interested, eight banks replied that the matter had not been considered.

Maryland—General assembly is holding a special session.

G. F. Shepardson has been elected assistant treasurer of the **Berkshire Life** to succeed the late J. E. Peirson. Mr. Shepardson had assisted Mr. Peirson for a number of years.



Hawaiian at Prudential Meeting

Carl J. Allenbaugh, manager at Honolulu, was the most distant visitor this week at the home office meeting of Prudential superintendents and managers. He traveled more than 5,000 miles to attend, and of course will roll up an equal mileage on his return.

The Prudential has more insurance in the Hawaiian Islands than any other company. About 16 or 17 companies have agencies there. There is about $120,000,000 in force, of which the Prudential has about $40,000,000. Mr. Allenbaugh is manager of the insurance department of the Hawaiian Trust Company, representing the Prudential.

Good Type, but Not Thrifty

The islands have a population of about 350,000 of which 10 percent or a little more are Caucasian. The native element mixes with the Caucasian with very little discrimination and offers a good type, but the idea of thrift or providence has not made much headway. A large share of the population is made up of orientals, Chinese, Japanese and Filipinos. Some of these races are now in the third generation in the islands. The educated classes among them are acceptable for life insurance at ordinary rates, but most of those that are insurable at all have to buy endowments. While family feeling along Caucasian lines is developing, especially in the second and third generations in the islands, endowment normally makes a stronger appeal to the oriental buyer. Even if he gets ordinary life, by demanding it, he is apt to change over to the endowment, having proved that he could get the ordinary.

Development Was Early

The New England Mutual was the first company in the islands. Many will be surprised to learn that in the early days the Californians bought their insurance from Honolulu, and sent their children to school there. The first Masonic lodge was established in 1842 while California was still Mexican. Business travel between the three populous islands is now mainly by airplane.

The Prudential has been in the islands about 40 years. Mr. Allenbaugh was appointed a Prudential agent by Glen A. McTaggart, now general agent at Denver. He stopped at Denver to pick up Mr. McTaggart and they journeyed to Newark for the meeting together. Mr. McTaggart is chairman of the attendance committee of the Denver agents for the annual convention there of the National Association of Life Underwriters and has appointed Mr. Allenbaugh chairman of the Hawaiian attendance committee.

Report on American National

Convention Examination Shows That the Company Is in Most Excellent Condition

The convention examination of the American National of Galveston by Texas, Illinois, Indiana, Louisiana, Pennsylvania, South Carolina and Utah, as of Dec. 31, shows assets $61,643,688, capital $2,000,000 net, surplus $8,132,432, insurance in force $611,066,983. The net earnings on mean ledger assets were 3.11 percent as compared with 3.33 the year before. Its ordinary business in force is $185,167,020 and industrial $425,899,963. Its gain in surplus last year was $1,059,520.

Some comments are:

1. The cash amounting to $11,060,967 on Dec. 31, 1936 and now down to about $10,600,000 is high but the management is bending every effort to find good investments without reducing the acceptable interest rates on mortgage loans below 5 percent and without overloading the bond portfolio with a disproportionate amount of premium bonds.

2. Its bonds are in very satisfactory condition, the market value being over $600,000 in excess of the book value.

3. The real estate holdings are high, totaling gross almost $9,400,000, against which a depreciation reserve of $2,230,000 is carried, which depreciation reserve is almost 25 percent of the gross real estate holdings.

Investment Contingency Reserve

4. The investment contingency reserve of $2,500,000 is in fact surplus because the real estate depreciation reserve of $2,300,000 and the difference between the book value and the market value of bonds of $600,000 is more than sufficient to take care of any shrinkage in assets which might be needed.

5. There are two rather unusual items in the income part of the statement:

A. Dividends on stocks previously charged off—$60,300. The stock on which this dividend was paid had been charged down to $1.

B. Gross profit on sale of bonds—$429,000. A large portion of this arose out of Republic Natural Gas Company bonds which had been charged down to $1 in previous years.

6. So-called interlocking loans, which in previous examinations have always been subject to criticism, are mentioned in this report again without much comment. On a balance of $2,125,000 of so-called interlocking loans, the principal payments amounted to $391,000. All of these loans are excellently secured.

The loans are not in fact loans made to the owners of the life company but are loans which were made to outside people and when, during the years of depression, the mortgagors fell down, the life company foreclosed under the mortgage and resold the properties. The new ownership, which is connected to some extent with the ownership of the life company, is operating the properties profitably and is gradually discharging the mortgages to the life company.

Question as to Taxation of Business Insurance

"If an oil company bought accident and life insurance on its geologist, pipe line superintendent, and drilling superintendent and the policies were assigned to the corporation, could these premiums be deducted as expense in said corporation's income tax return?" a reader asks. "Would it make any difference if these men were officers of the corporation?

"If these policies were assigned, absolutely, and one of these men were to die, would the corporation have to pay income taxes on the proceeds of this death claim? If so, how could you avoid it?"

Answer Is Given

The answer is that if the corporation was a beneficiary either directly or indirectly the premiums could not be deducted as a business expense. In that case, there would be neither income nor estate tax payable by the corporation at the time of death.

"However, if the corporation received the proceeds and then distributed them as dividends, such dividends would be taxed just as any other corporate dividends paid to the stockholders.

"If the corporation purchased a policy from the insured and paid a valuable consideration to him, of course, the gain on the transaction (proceeds minus total cost, including premiums subsequently paid) would become a part of the income of the corporation when the proceeds were received."

The Heart Decides—will show you how to get real results. $1.50. Order from The National Underwriter.

Disparities in Illinois Code Noted in Actuaries' Meet

NOT CONSIDERED LAST WORD

Inconsistencies Found Relating to Riders, Investments, Reserves and Standard Provisions

Some inconsistencies in Illinois code requirements relating to life companies were noted by Harold Carlson, actuary Reliance Mutual Life, Chicago, in an analysis given at the monthly meeting of the Chicago Actuarial Club this week. He said a good provision requires foreign life companies that operate in Illinois to certify they are not engaged in selling stock with policies in any other state, as well as prohibiting such sale in Illinois.

In the investment section, he said, federal land bank bonds are specifically mentioned as acceptable for investment. Mr. Carlson said this specific inclusion, according to normal legal interpretation, might possibly be taken to exclude other types not mentioned. Somehow in rewriting the law, he said, phraseology relating to state, municipal, public utility bonds was changed so the past default of two years limitation was cut out. This in the old code provided that any such bonds which had been in default during the previous two years were not acceptable.

Mortgage Limitation Raised

He noted in the new code mortgage loans up to 50 percent of admitted assets were permissible, whereas in the old code the figure was 40 percent. The 50 percent loan limitation was removed as regarding federal housing securities, which are federal insured, but was retained in regard to uninsured loans.

Mr. Carlson could not understand the restriction which prohibits life companies from investing in bonds of holding companies, but permits them to buy preferred stock of holding companies.

He also noted the provision broadening powers of department examiners, permitting them to put officials of companies being examined on oath and question them. Failure to answer the questions is sufficient cause for reference of the companies to the attorney-general for rehabilitation action. The examiners' report, when made public after a department hearing, is constituted prima facie evidence in any subsequent hearing of the findings which it contains.

Comments on Riders

An inconsistency, he said, is in the provisions relating to riders on policies. One provision is that a rider may be put in a policy to protect the company by limiting liability for death, this probably relating to accident and health; but another provision appears to be diametrically opposed. Normally in law, he said, the preceding provision governs. He also discerned an omission in the section referring to reserve requirements. The legal minimum for ordinary life business issued in the year after the code become effective is modified preliminary term, but the code, Mr. Carlson said, does not state that companies can use the full preliminary term basis as heretofore on other forms on which the premium is less than for 20 payment life.

He said much confusion probably will result over the section relating to standard provisions. There is ambiguity also, he said, in the provision relating to "face amount" of a policy. It is not made clear whether "face" refers to the first page of the policy or to the "terms" wherever they may be found in the policy, as defined by the present code. He cited as a puzzler a hypothetical policy that would have a certain amount stipulated on the front page but a lesser amount for subsequent years on some following page.

Mr. Carlson said there is a question whether a company would be authorized to send 30 days notice of cancellation in the case of near-maximum policy loans to take effect when the policy value expires. At present the authority is a negative one, not being set forth. All in all, he said, the code is not much improvement over the present one. It is still loosely tied together in many places. The arrangement and orderly treatment, however, constitute a great improvement.

Ralph Booth, statistician Travelers branch office, Chicago, conducted the annual quiz of members based on the examination questions of the Actuarial Society of America, assigning a question to each member.

New Officers Elected

H. C. Reeder, actuary Country Life and president of the club, ended his term, being succeeded by I. L. Grimes, secretary-actuary Mutual Trust Life. Others elected were: Vice-president, L. J. Lehane, assistant actuary Central Life of Illinois, and secretary-treasurer, J. A. Roberts, assistant actuary and assistant secretary Continental Assurance, re-elected.

Vallejo, Cal. Agent's Remarkable Record

Completing two full years of better than "app-a-day" production, E. L. Buchanan, district manager of the State Life of Indiana, at Vallejo, Cal., produced 112 applications during April. During his first year of app-a-day work, which began in May 1934, Mr. Buchanan produced 413 applications amounting to $535,800 of new insurance. During his second year, beginning May 1, 1936, he increased his personal production to 622 applications and his business for the year to $779,600, bringing his total for the two years to 1,035 applications for a total of $1,315,400 of new business.

Mr. Buchanan, who will be 27 years of age in August, has been devoting his full time to life insurance for only the past two years, having had not life insurance experience previous to his association with the A. J. Hill California agency of the State Life of Indiana.

Connecticut Mutual Course

A three weeks' home office training school for 30 new agents from throughout the country is being completed this week by Connecticut Mutual Life under the directorship of V. B. Coffin, superintendent of agencies. Classes have been held daily from 8:30 to 4:30. Assisting Mr. Coffin were E. S. Hewitt and C. R. Walker, agency assistants. Other home office specialists have contributed to the course.

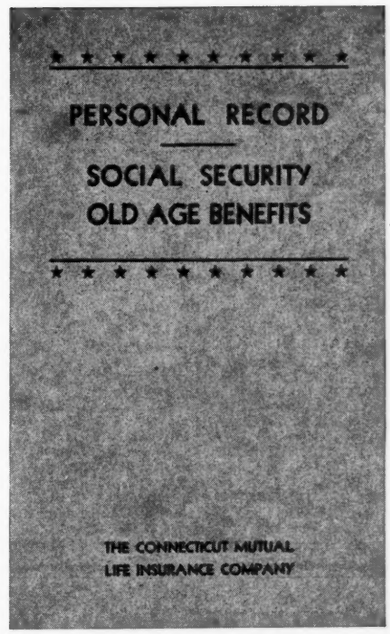
Three "H's" in Agency Work

W. A. Gamble spoke before the San Antonio Life Managers Club on "Three H's of Agency Building." The first "H" he stated is hiring men, this requiring proper selection based upon experience and available information that may be used to determine the fitness of a man for selling life insurance. The second "H" was made to refer to the guidance of men in their preparation, the supplying of helpful reading material, varied enough to meet the need of the different mentalities. The third was made to signify holding men. The speaker took the view that if proper selection were made, proper training given, and the man developed into an agent making a living that the holding would be no longer a problem.

Edenfield Arkansas Supervisor

F. L. Edenfield, formerly with the Gulf Life of Jacksonville, Fla., has been appointed by the Dixie Life & Accident as supervisor of agencies for Arkansas and will place agencies in all the cities and towns in the state as rapidly as possible.

94 years of DEPENDABLE PERFORMANCE



SOCIAL SECURITY

How much income will I get at 65?
What happens if I die?
What if I don't stop work at 65?

With questions such as these foremost in the public's mind, Connecticut Mutual men have been unusually well equipped with timely material to help them turn the public's interest into life insurance sales.

Such timely material, as the "Social Security Old Age Benefits" booklet; inquiry-getting premium enclosures; special articles in ConMuTopics, the Company's publication for agents, and ConMuTopics, Junior, the publication for policyholders; has been designed to help the field man capitalize on this current topic.

The CONNECTICUT MUTUAL LIFE INSURANCE COMPANY • HARTFORD

COMPANY SALES LEADERS

UNION CENTRAL LIFE

PRODUCERS: (1) A. A. Ehenstein, Los Angeles, $1,681,470; (2) L. A. Rosen, New York, $718,956; (3) Herman Stark, New York, $718,592; (4) P. B. Leinbach, Philadelphia, $616,583; (5) M. H. Bronner, Chicago, $613,818; (6) W. McLean Stewart, Davenport, $571,588; (7) B. G. Johnson, Minneapolis, $538,508; (8) M. C. Kramer, Dallas, $533,038; (9) W. B. Monroe, New Orleans, $519,020; (10) J. Allen Creath, Memphis, $516,833. AGENCIES: (1) C. B. Knight Agency, New York, $20,991,376; (2) Harry Newman, Philadelphia, $6,780,-239; (3) H. A. Zischke, Chicago, $5,611,-979; (4) Judd C. Benson, Cincinnati, $4,-882,420; (5) B. A. Wiedermann, San Antonio, $3,599,697; (6) M. S. Trueblood, Los Angeles, $3,547,952; (7) T. H. Daniel, Atlanta, $3,330,137; (8) Paul Hommeyer, Minneapolis-St. Paul, $3,262,639; (9) M. E. Brooks, Memphis, $2,675,042; (10) Lee & Lee, Dallas, $2,444,297. STATES: (1) N. Y., $21,087,731; (2) O., $10,773,206; (3) Ill., $7,958,751; (4) Tex., $7,869,245; (5) Penn., $7,838,504; (6) Cal., $4,726,128; (7) Ga., $3,209,163; (8) Mass., $3,184,555; (9) Minn., $3,111,219; (10) Mich., $2,680,218.

* * *

UNION MUTUAL LIFE

PRODUCERS: (1) Wm. R. Bennett, San Juan, P. R., $408,000; (2) C. N. Cutter, Nashua, N. H., $220,750; (3) Chas. J. Watts, Portland, Me., $181,000; (4) G. O. Williamson, Syracuse, N. Y., $178,775; (5) W. L. Chase, Denver, $153,750; (6) S. E. Whitten, Portland, Me., $153,000; (7) J. H. Baker, Detroit, Mich., $141,658; (8) J. H. Wood, San Francisco, Calif., $133,500; (9) H. T. Cook, Providence, $132,950; (10) W. H. Lushear, Newark, $130,500. AGENCIES: (1) Chas. J. Watt, Portland, Me., $677,700; (2) Perrin Durbrow Life, N. Y., $590,050; (3) Jesse J. Letts, Buffalo, N. Y., $581,065; (4) Wm. R. Bennett, San Juan, P. R., $487,000; (5) D. E. Sprague, Boston, $457,900; (6) J. F. Hickey Co., St. Louis, $347,500; (7) G. O. Williamson, Syracuse, N. Y., $335,300; (8) Earl Weltz, Philadelphia, $320,250; (9) Cook Agency, Providence, $293,400; (10) J. H. Baker, Detroit, $283,358. STATES: (1) N. Y., $1,940,396; (2) Me., $881,050; (3) Pa., $545,208; (4) P. R., $482,500; (5) Mass., $448,750; (6) Mo., $408,000; (7) Mich., $316,358; (8) N. H., $312,250; (9) Cal., $269,747; (10) Colo., $251,250.

* * *

VOLUNTEER STATE LIFE

PRODUCERS: (1) J. W. Bishop, Chattanooga; (2) W. H. Stevenson, Florence; (3) J. W. King, San Antonio (4) F. J. Stancliff, Houston; (5) G. W. Williams, Tampa. AGENCIES: (1) J. W. Bishop, Chattanooga; (2) T. W. Barron, Nashville; (3) H. M. Piper, Bristol; (4) G. W. Williams, Tampa; (5) H. A. Pierce, Jacksonville. STATES: (1) Tenn.; (2) Tex.; (3) Ala.; (4) Fla.; (5) Ga.

* * *

MUTUAL BENEFIT LIFE

PRODUCERS: (1) W. H. King, Lima, O., $1,095,000; (2) A. R. Houle, Chicago, $1,044,000; (3) P. W. Cook, Chicago, $1,-001,500; (4) R. F. Mellor, N. Y. City, $787,250; (5) A. Robert Groenke, Cincinnati, $720,916; (6) S. W. Sturm, Cincinnati, $715,000; (7) M. M. Matusoff, Cleveland, $651,500; (8) E. J. Dore, Detroit, $602,000; (9) Max Hemmendinger, Newark, $555,150; (10) Abraham Kollenberg, Grand Rapids, $543,417. AGENCIES: (1) C. E. DeLong, N. Y. City, $17,677,519; (2) J. S. Drewry & Co., Cincinnati, $10,-885,021; (3) Johnston & Clark, Detroit, $8,479,999; (4) A. A. Drew, Chicago, $7,-356,694; (5) L. D. Day, Newark, $6,362,-012; (6) C. W. Hamlin, Buffalo, $5,378,623; (7) R. R. Stotz, Grand Rapids, $5,078,298; (8) R. L. Foreman, Atlanta, $3,126,126; (9) F. E. DeGroat, Boston, $3,105,257; (10) C. C. Otto, St. Louis, $3,021,832. STATES: (1) N. Y., $22,285,875; (2) Mich., $13,506,-597; (3) O., $11,897,098; (4) Ill., $9,493,966; (5) N. J., $8,915,828; (6) Pa., $7,396,629; (7) Ky., $2,715,051; (8) Mo., $4,308,681; (9) Mass., $4,263,509; (10) Cal., $3,654,-643.

* * *

NEW ENGLAND MUTUAL LIFE

PRODUCERS: (1) L. D. Crandon, N. Y. City; (2) H. C. Stockman, N. Y. City; (3) J. J. Polachek, Pittsburgh; (4) R. C. Newman, St. Louis; (5) M. L. Wile, N. Y. City; (6) O. P. Jacobsen, N. Y.; (7) W. S. Cobb, Jr., Boston; (8) J. H. Prentiss, Jr., Chicago; (9) W. T. Earls, Cincinnati; (10) J. M. Stokes, Jr., Philadelphia. AGENCIES: (1) Moore & Summers, Boston; (2) A. C. Utter, Detroit; (3) E. C. Fowler, Chicago; (4) Allen & Schmidt, New York; (5) W. H. Beers, New York; (6) A. H. Curtis & Co., Boston; (7) Smalley & Moore, Phila.; (8) J. H. Meyer, Chicago; (9) I. Freid, New York; (10) S. D. Warner, New York. STATES: (1) N. Y., (2) Ill., (3) Mass., (4) Cal., (5) O., (6) Pa., (7) Mich., (8) Mo., (9) N. J., (10) Conn.

* * *

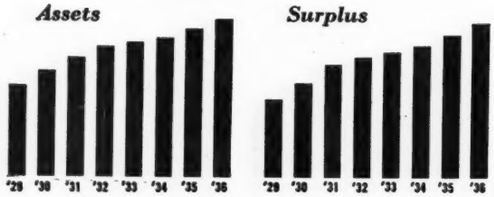
NEW YORK LIFE

PRODUCERS, (1) Benjamin Leven, Hollywood; (2) J. E. Baker, Jr., St. Louis; (3) S. D. Einstein, Vineland, N. J.; (4) Joel Hershman, Allentown, Pa.; (5) Jacob Manfield, Chicago; (6) I. S. Kibrick, Brockton, Mass.; (7) Alexander Dumas, New Rochelle, N. Y.; (8) L. K. Sims, Los Angeles; (9) Samuel Soforenko, Providence, R. I.; (10) Harry Siegel, New York City.

HIGHLIGHTS FROM THE

57th Annual Statement

December 31, 1936



Assets at close of 1936.....**$203,609,099**
—Gain for past seven years—$69,677,208—

Surplus at close of 1936.....**$9,061,784**
—Gain for past seven years—$3,818,449—

Dividends to policyholders during past 25 years.....**$54,366,875**
—During past seven years—$28,290,565—

Paid to Beneficiaries since organization.....**$213,930,260**
—During past seven years—$64,104,321—

★

Gains in 1936

	1935	1936
Admitted Assets....	$193,486,048	$203,609,099
Surplus.....	8,514,294	9,061,784
New Insurance Paid for.....	56,704,354	63,479,256
Insurance in Force.	723,166,443	730,965,732

BANKERS LIFE COMPANY

A MUTUAL LEGAL RESERVE LIFE INSURANCE COMPANY.
Established 1879.
DES MOINES

Companies That Collapsed During Depression Period

Numerous inquiries come to THE NATIONAL UNDERWRITER from time to time about companies that have failed or changed during the depression period. The list is brought up-to-date, the first company in the list being the one that went out of business and the second being the one that took it over. The Missouri State Life was taken over immediately by the General American Life without any delay. The list is as follows:

American, Colo.—United Benefit Life.
Bank Savings Life—Victory Life, Kan.
Chicago National—Pacific States.
Continental, Mo.—Kansas City Life.
Cosmopolitan, Ill.—Being liquidated.
Detroit Life—Life Insurance Co. of Detroit.
Equitable Life & Casualty, Ky.—Federal Union.
Federal Reserve Life, Kan.—Occidental, Cal.
Federal Union, Ohio—Taken over by Ohio insurance department.
Great Republic Life, Cal. — Postal Union, Cal.
Home Life, Ark.—Central States, Mo.
Illinois Life—Central, Iowa.
Independent Life, Tenn. — Standard Life, Miss., and Mutual Benefit H. & A.
Inter-Southern, Ky.—Kentucky Home.
Lincoln Reserve, Ala.—Protective Life.
Mississippi Valley, Ill.—Detroit Life, American Life & Accident, Mo., Republic, Tex.
Missouri State—General American.
National Benefit, D. C.—Being liquidated.
National, U. S. A.—Hercules Life.
Northern States, Ind.—Lincoln National.
Old Colony, Ill.—Alliance Life, Ill.
Old West Life & Annuity, Cal.—Sunset Mutual and Continental Casualty.
Our Home Life, D. C.—Illinois Bankers.
Pacific States, Colo.—Occidental, Cal., and Cooperative Life, Ohio.
Peoria Life—Alliance Life.
Planet Life, Tex.—Pyramid, Ark.
National Standard Life, Ark.—Receiver.
Register, Ia.—Guaranty, Ia.
Royal Union, Iowa—Lincoln National.
Security, Ill.—Central Life, Ill.
State Life, Ill.—Old Republic Credit Life, Ill.
Surety Life, Mo.—Being liquidated.
Union Mutual Life, Iowa—Occidental, Cal.
Union National, W. Va. (formerly Gem City Life, Ohio)—Lincoln National.
Victory Life, Ill.—Victory Mutual.

Patton Superintendent of Agencies of Mutual Life

George A. Patton, who since 1927 has been manager of the Mutual Life of New York at Columbus, O., has been promoted to superintendent of agencies. His duties will be those of general assistant in the supervision of agency managers' activities in organization, production and sales promotion.

Mr. Patton joined the Mutual Life in 1910 as an agent in the Cincinnati agency. He was appointed manager at Des Moines in 1925. He has made an outstanding record both as regards the building and management of an agency organization and a sustained record of production.

Robert W. Weathers will succeed Mr. Patton at Columbus. He joined the Mutual Life as an agent at Elkton, Ky., in 1922 and since 1928 has been agency organizer at Louisville under Manager H. F. Overley.

To-Do Is Caused by Shift in Federal Reserve Case

KANSAS CITY, April 29.—Considerable to-do has developed here over the removal of the Federal Reserve Life receivership from jurisdiction of Federal Judge Hopkins. Judge Phillips of Denver, circuit judge, was assigned to district court work in Kansas and given specific charge of the Federal Reserve case.

Apparently the cause of the transfer was the affidavit filed with the appeals court by attorneys for the Occidental Life, which reinsured the Federal Reserve last year. The affidavit, it is understood, charges Hopkins with among other things, bias, prejudice and inaction.

The bias and prejudice allegations arose from Judge Hopkins's announcement in court when the Occidental was making its objections to intervention in the case by Commissioner Hobbs of Kansas that Hopkins had invited Hobbs to file the motion. Occidental attorneys immediately amended its objections to include the charge of bias and prejudice.

The appellate court handed down a decision Jan. 12, holding, in effect, that Hobbs as representative of the state had no real interest in the receivership. Specifically the decision concerned the release by the Kansas department of certain mortgages for foreclosure, to which Hobbs objected.

Judge Phillips has already started hearings on petition of Occidental to remove to its own coffers securities with a face value of $1,397,318 that are on deposit with the Kansas department. Hobbs is resisting.

Willard King With Central

Willard E. King has resigned as assistant regional manager, in charge of the loan service of the Home Owners' Loan Corporation in Omaha to reenter the insurance business as agency supervisor in Michigan, for the Central Life of Illinois. He was with the HOLC for 3½ years, traveling 11 states out of the Washington office, prior to locating in Omaha. Mr. King formerly was secretary-treasurer and agency manager of the Agricultural Life, during the first 10 years of its existence and vice-president of the Detroit Life for three years. Later he was with the North American Life of Chicago for two years, as Michigan manager.

Visit Huntington Agency

Vice-president P. M. Fraser, Secretary H. N. Chandler and Associate Medical Director W. B. Smith of the Connecticut Mutual visited the R. Homa Houchin agency at Huntington, W. Va. A meeting was arranged whereby all members of the agency had an opportunity to meet with these officials. This agency shows 26 percent increase in paid life insurance and annuities for the first quarter.

Tri-State Sales Congress Is Staged in Cincinnati

HEAR WELL-KNOWN SPEAKERS

Life Insurance Best Source of Group Security, Rabbi Heller Says—Habits Factors in Success

CINCINNATI, April 29.—With 300 in attendance, the tri-state sales congress sponsored by the Cincinnati Life Underwriters Association featured several nationally known speakers.

M. M. Matusoff, Mutual Benefit, Cleveland, in his talk, "Service and Prestige in Selling," said the reason other businesses made better records last year than life insurance was that agents had not changed their selling methods.

Security is essential if civilization is to flourish, said Rabbi N. G. Heller, Cincinnati, speaking on "The Relation of Security to Civilization." "Insurance in its broader aspects is a means we have devised to link the individual to society throughout which we obtain a group security," he said. "Great ages in the past have been characterized by peace and plenty and an expansion of the human spirit. Insurance is a means by which this is attained by the individual for his family and himself."

Fowler Lists Success Habits

L. D. Fowler, president Cincinnati association, substituted for Prof. W. A. Irwin of Washburn College, Topeka, who was unable to be present because of illness. Mr. Fowler emphasized the importance of habit, stating that good habits make a man successful. He listed six essential habits for a successful agent: Planned work through visualizing of the objective and an objectifying of details, be a hard taskmaster with oneself; watch appearance and dramatize presentations; keep mental attitude stimulated, a good way being to take a list of 25 people, calling on each one when depressed; have the habit of purchasing life insurance personally, and rely on personal resources rather than depending on mechanical gadgets to sell life insurance.

Twin Functions of Agent

The twin functions of an agent as a counsellor and a salesman were emphasized by V. B. Coffin, superintendent of agencies Connecticut Mutual, speaking on "Time to Get Excited." The first function is daily becoming more important, Mr. Coffin said. Analyzing 15 or 16 cases closed by R. S. Engelsman, in a recent series of articles, Mr. Coffin said he found success in the interview appears to depend directly on the amount of advance information about the prospect secured before the interview, it was in direct proportion to the prestige established by the agent in the mind of the prospect, and it was in direct ratio to the care with which Mr. Engelsman showed the need for life insurance.

The agent is too prone to believe that the prospect who lapsed his insurance during the depression will pick it up again at his first opportunity. He is going to buy other things first.

C. L. U. Degree Helpful

Mr. Coffin said the C. L. U. degree is helpful in enabling an agent to establish a need. Now is the time to get the hearse out of the garage. Men need to be reminded that they do not live forever. Agents need to re-excite themselves about life insurance as an institution, as they are apt to be so close to it that they forget its wonderful record and what it is.

Dale Carnegie, inspirational speaker and author, was the concluding speaker.

H. W. Hutchins, president of the Cincinnati association in 1918, presented the 26 past presidents of the local association with certificates of honorary membership.

Presiding officers were H. S. Hatfield, Northwestern Mutual, and L. D. Fowler, Connecticut Mutual.

Teach Insurance to Teachers

Teachers in the Hinds County, Miss., schools are taking a course in life insurance preparatory to teaching the subject to the pupils. Harry O'Steen, president Jackson Association of Life Underwriters, delivered the first of a series of insurance lectures to the teachers, furnishing them with copies of policies and explaining the various contracts. He also told of London Lloyds and the first introduction of life insurance into the United States. Other lectures have been arranged.

Akron's Largest Congress

The sales congress in Akron, O., was unusually successful.

Dale Carnegie, author of "How to Win Friends and Influence People," was well received by his audience, which was the largest that ever attended a sales congress in Akron. Mr. Carnegie stated his audience was one of the most enthusiastic he had ever addressed.

The theme of the congress was "Social Security for Dependents Through Life Insurance," and every speaker gauged his talk to the theme.

George Schumacher of the Cleveland agency of Massachusetts Mutual, was the first speaker. He talked on monthly income. He gave usable ideas for selling monthly income for beneficiaries and for retirement.

Lisle A. Spencer of the Equitable Life of New York presented ways and means for building a profitable clientele.

E. Paul Huttinger, manager of training Penn Mutual was the last speaker. His talk, "Social Security for Dependents" was well received.

Thomas A. Ferns was general chairman of the congress.

Migdalsky Brooklyn Manager

NEW YORK, April 28.—R. F. Migdalsky, since 1920 with the De Long (New York City) agency of Mutual Benefit Life, has been made manager of the agency's Brooklyn branch, succeeding W. B. Johnson, who recently became general agent for Mutual Benefit at Omaha.

Appoint C. C. Beyers

The Postal Union Life of California has appointed C. C. Beyers field director. He has had many years of supervisory field experience.

The company recently held a statewide meeting for California representatives at the Los Angeles head office, with Insurance Commissioner Carpenter and President W. R. Malone the chief speakers. The latter said the Postal would continue to merge small companies whenever practicable. Mr. Carpenter urged further development of business in California carriers.

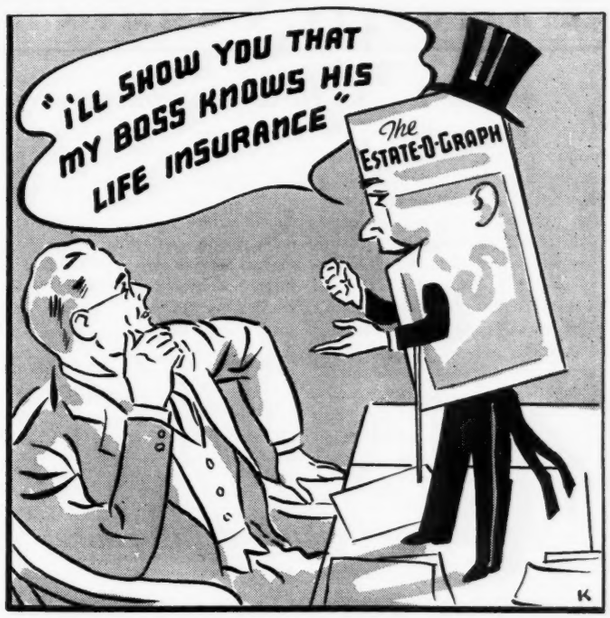
Bankers Mutual Detroit Rally

President J. C. Peasley of the Bankers Mutual of Freeport, Ill., addressed 60 Michigan agents at a one-day sales rally in Detroit. Manager L. H. Engstrom of the Michigan agency presided. Other home office executives who spoke were M. V. Peasley, vice-president and agency manager; A. P. Woodruff, vice-president; Dr. C. L. Best, medical director, and George French, actuary.

Reserve "Walling" in Doubt

Future of California senate bill 460, sponsored by Commissioner Carpenter, is at present doubtful as the senate insurance committee refused adoption of amendments and left the bill "on file." Companies vigorously opposed the amendments in particular and other parts of bill in general It proposed to compel life companies writing multiple lines to wall off reserves for life business.

Get a **social security slide rule.** $1. Order from National Underwriter.



E-O-G: "Now, Mr. Prospect, if my Boss were just a commission-grabbing agent would he send out consistent, persistent high class advertising like me to represent him? Look me over! See what a wide field of service my Boss offers. He gives you a picture of it before he calls—shows that life insurance is good—**for you**—by showing you where it fits into **your** plans.

"Sure, you've been pestered by agents. But when my Boss calls you'll meet a real life underwriter."

Send 25c for 12 sample copies and proof of how you can profit by using — **The Estate-O-Graph, 222 E. Ohio St., Indianapolis.**

Reputation

Means a lot to us. We are proud to be known throughout the West as the "fair practice" company. It is our constant endeavor to strengthen this reputation by - -

—Declining to talk with any life insurance agent about a connection except after reference to his company's Home Office or Manager.

—Never accepting applications which involve twisting.

—Refusing to lower our standards to get business when in competition.

—Aiding the Institution of Life Insurance by swelling our ranks with NEW and GOOD men from outside the business rather than direct our Recruiting effort toward the Agents and Managers of other life insurance companies.

California Western States Life Insurance Company

HOME OFFICE: SACRAMENTO

O. J. LACY PRESIDENT

EDITORIAL COMMENT

What Is the Best Company?

The death of GEORGE GRAHAM, executive vice-president of the MANHATTAN LIFE, recalls a famous observation he made at one time when as president of the AMERICAN LIFE CONVENTION he carried greetings to the ASSOCIATION OF LIFE INSURANCE PRESIDENTS. He asked himself, sometimes as many people do, what is the best life insurance company? Mr. GRAHAM'S answer has been quoted frequently and bears repetition. He said:

"Is there a 'best' life insurance company?

"Yes, there is. Is it measured by lowest initial premium or largest dividend, most liberal benefits, lowest expense ratio, highest interest earnings, favorable mortality, size or age?

"I venture the opinion that in the last analysis none of these greatly matters. Life insurance does not sell itself. It has not in the past and probably will not while human nature remains as it is today and the struggle everlastingly goes on. And so I see very clearly that the best life insurance company for me is the one that has reached out through an agent and persuaded me to look my responsibilities in the face and do my duty to my dependents by carrying a life insurance policy in it.

"No other company need concern me. None has been so good to me. None will do more for me and mine, so I have found the best company or it has searched out and found me."

Attempt to Ornament Insurance

JULIAN S. MYRICK, manager MUTUAL LIFE of New York in New York City, at the Indiana sales congress, made a point that has often been discussed by life men of sound judgment. He was outspoken in his condemnation of the attempt to gloss over old-fashioned, honest protection, substantial, solid life insurance by fancy titles, making the prospect believe that there is something that is more golden than gold. There are many competitive forms issued at low rates and these tend, as Mr. MYRICK brought out, to bewilder the purchaser and cause him to question the life insurance setup. Mr. MYRICK stated that there had been nothing devised that is more practical, usable, useful and clear than the ordinary life policy, employed as the basis for limited pay forms if one likes.

A refined form may be brought out under different aliases and disguises. The mere fact that an attempt is made to hang some tassels on it only serves to mystify the purchaser and later make him question its desirability. We strongly believe with Mr. MYRICK that little is being gained by attempted ornamentation of this character.

ONE point that Mr. MYRICK brought out which has a direct bearing on a policy brought out with some sort of embellishment is the practice of using such a contract for twisting. An agent, for example, will explain that there is a new development in life insurance, which is expressed in this policy. There is probably some insignificant change which adds nothing to the value of a policy. However it gives the opportunity to a designing agent in a subtle way to approach a policyholder and attempt to switch his insurance.

Discrimination in Advertising Copy

IN OUR estimation some companies are not discriminating as they might between advertising copy in the general magazines and that for trade insurance newspapers. There is a decided distinction between the reading clientele of both mediums. There is a good purpose in advertising in the so called cultural or secular magazines but there is an entirely different motive, just as strong and just as important, in advertising in the insurance trade periodicals.

Let us analyze for a moment what is or should be the purpose of advertising copy in a newspaper of the trade? An advertisement in a trade newspaper may be directed to those in the business with the thought that it may attract applications for an agency. That in our mind is a rather minor consideration. Well ordered companies today are not seeking to get soliciting agents from other companies. They are recruiting men from other lines of business. There may be, however, a general agent or assistant general agent or supervisor or unit manager attracted by these advertisements.

However, the great boon in trade newspaper advertising is the creation of prestige and good will among insurance people as a whole. This is particularly desirable these days because every insurance man is asked by some policyholder or prospect as to the standing of this company or that. It is highly important therefore that every company maintain a position of importance in the mind of the trade, so to speak. The companies should not overlook the opportunity and necessity these days of presenting their striking or personality points to those in the business.

Some officials are self satisfied and complacent, knowing all about their own institution and realizing that their agents know very much about it and yet taking it for granted that the lack of knowledge on part of other agents need not to be recognized.

Today there is far more investigation of companies, there are more inquiries being made because policyholders are wondering whether this company or that is "good." Each company has a definite personality. It has its own points of interest. It should be the desire of a company in the trade papers to have its own talking points, its own strong features, its own particular aptitudes brought forward. The purpose is to present a picture of this company to the trade.

Officials should know that advertising columns are read. The more informative, the more definite the copy, greater attention is given. Insurance salesmen are students of advertising copy because it gets them better acquainted with companies.

PERSONAL SIDE OF BUSINESS

George B. Smith, chief claim superintendent Monarch Life, has been on a western trip, visiting offices and agencies. He went to California, Kansas City, and stopped in Chicago before returning to the head office in Springfield, Mass.

—

Funeral services were held in Lima, O., Saturday afternoon for **O. N. Young,** 61, for 29 years manager of the Lima agency of the Ohio State Life. Mr. Young was a native of Lima and entered the insurance business with his father when a young man. President Claris Adams of the Ohio State Life and other members of the organization attended the funeral and life insurance men were among the pallbearrs.

—

Vice-president **H. L. Amber** of the Berkshire Life returned from a month's vacation to a "welcome home" demonstration of more than 700 applications submitted by the field force. A huge emblem made of roses, one for each application, was the evidence of the "Say It With Roses" effort. On the same day Mr. Amber observed a birthday. He has now been at the Berkshire home office for six years, going there from its Buffalo agency.

—

President **A. N. Kemp** of the Pacific Mutual Life and Mrs. Kemp are taking a two weeks trip. They stopped along the way to New York City and spent a day or so in Chicago. Mr. Kemp has had a strenuous experience and has closely applied himself to his work. Vice-president Asa Call went away for two or three weeks to get rested and now President Kemp is seeking diversion from his arduous duties.

—

Dr. Harry W. Dingman, vice-president and medical director of the Continental Assurance of Chicago, and Mrs. Dingman will sail on the "Statendam" for a European trip May 1. They will make a tour in an automobile abroad.

—

E. J. Cameron, Jr., of the Minneapolis office of the Equitable of Iowa this month abandoned the life insurance business temporarily to be a soldier. He is in service as a reserve cavalry officer at Fort Riley, Kan.

—

Iowa agents of the Prudential commemorated the 30 years of service of **J. C. Clapp,** state manager, ordinary department, at a dinner in Des Moines. Don Douglas, oldest agent of the company in Iowa, presented Mr. Clapp a 30-year veteran's diamond locket, and other suitable tokens of appreciation. Mr. Clapp joined the company in St. Louis in 1907. He became western Iowa agency manager two years later. He now heads the Iowa division comprising Des Moines and 66 counties in the state.

—

Frank M. Flory, 58, former general agent in Minneapolis of the Provident Mutual Life, died there. Since 1929 he had been a special agent.

—

W. H. Elder, one of the leading producers in New Orleans of the Equitable Life of New York, and for some time unit manager, died there after a long illness.

—

Victor M. Stamm, Milwaukee general agent, Northwestern Mutual Life, will sail May 2 for London to join Mrs. Stamm and their son, John D. Stamm, as the guests of Mr. and Mrs. Joseph E. Davies, during the coronation. Mr. Davies is United States ambassador to Russia and John D. Stamm is his personal secretary.

—

Bert C. Nelson, one of the leading producers in the Stamm home office general agency of the Northwestern Mutual Life, Milwaukee, has been named chairman of a Milwaukee committee to raise a share of a million dollar fund for the University of Illinois among alumni and friends of the university. The Illini Foundation Fund will be used for a new student union, scholarships, endowment of professorships and commercial development of faculty discoveries.

—

The program for the testimonial dinner that will be given for Indiana Commissioner **G. H. Newbauer,** May 10 is shaping up. The Insurance Federation of Indiana which is sponsoring the event will hold its annual meeting at 10 a. m. of that day. The Frank M. Chandler cup will be presented to the person selected as, in the opinion of the committee, having rendered conspicuous service to the business of insurance in Indiana the past year. A golf tournament, with prizes, will be held at the Indianapolis Country Club during the day. There will be other athletic contests provided for those who do not play golf. As ladies are also expected to attend spe-

MEMBER AUDIT BUREAU OF CIRCULATIONS

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CANADIAN BRANCH—Toronto, Ont., 68 King St., East. Tel. Elgin 0543. Ralph E. Richman, Vice-Pres., W. H. Cannon, Manager.

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cial provision will be made for their entertainment.

At the banquet in honor of Commissioner Newbauer, which will be served in the Indianapolis Athletic Club, Governor Townsend will be the principal speaker and a special musical program will be provided. W. J. Henshaw is president of the federation and David Layton is vice-president and general chairman of the day's program.

R. M. Clark, first deputy in the New York department, who is leaving in a few days to become comptroller of the Continental Casualty and Continental Assurance, was guest of honor at a dinner in New York given by the staff of the complaint bureau of the New York department. When Mr. Clark first joined the department, he supervised the work of that bureau. Superintendent Pink attended.

Mr. Clark was presented with a desk set by Superintendent Pink in the presence of the New York department staff.

G. W. Isgrig, assistant manager of the Reliance Life, Cincinnati, ranked third among all its agents in number of lives and wrote 31 policies for $44,000 in his first 15 days with the company. He was formerly with the Guardian Life.

Thomas O. Young, president of the Farmers & Traders Life of Syracuse, N. Y., died unexpectedly at his home in that city. He was found dead in his bed. He had been at the office the previous day and seemed to be in good health. He was 69 years of age and had been president of the Farmers & Traders for 22 years.

Hubert Childers, director of the home office agency of the Great Southern Life, died a few days ago. He started as a personal producer for the Great Southern in 1924 in Dalhart, Tex. Four years later he became agency director at San Antonio. While there he served as president of the San Antonio Life Underwriters Association. In 1934 he was made director of the home office agency.

A. A. DeLapp, Chicago general agent of the Union Mutual Life of Portland, Me., has been appointed city comptroller of Evanston, Ill., where he resides. This is a part-time job. He actively campaigned for Henry D. Penfield, an agent of the Northwestern Mutual, who was recently elected mayor of Evanston. Mr. DeLapp was recently elected president of the North End Men's Club in Evanston.

Mrs. Lillian T. Smith, 76, mother of **George Willard Smith,** president of the New England Mutual Life, died at her home in Woburn, Mass.

Isadore Samuels, New England Mutual, Denver, convention chairman for the National Association of Life Underwriters, has been awarded the "New Orleans trophy," by the Zeta Beta Tau fraternity for "personal deeds and accomplishments stand out beyond all of his fraternity brothers." U. S. Supreme Court Justice Cardozo and Prof. Leo Wollman are previous winners of the award.

Life Company Exhibits

Bart Leiper, Provident Life & Accident, exhibits chairman for the 1937 southern round table meeting of the Advertisers Association to be held in Nashville May 6-7, announces that one of the features of the gathering will be the new method used in studying the different company exhibits on display. The members will be divided into small groups and each sales promotion manager will take turn standing before his display boards to answer questions regarding the uses of the material shown, the results obtained from it, mechanical preparations, etc.

New **Settlement Option** slide rule. $1.50. Order from National Underwriter.

News of the Companies

Northwestern Mutual Totals

President Cleary Reports Advances in Items at Quarterly Meeting of Trustees

Total assets of $1,143,945,865, and total insurance in force of $3,800,680,900 on 1,013,196 policies as of March 31, were reported by President Cleary to trustees of the Northwestern Mutual Life at the quarterly meeting. Assets increased $14,092,169 since Jan. 1, and $57,638,060 over the first quarter last year. Insurance in force increased $22,532,038 since Jan. 1 and $77,835,010 over a year ago.

The number of policies in force gained 5,339 in the first quarter, and 22,614 over March 31, 1936. New paid for insurance in the first quarter totaled $68,307,617, exclusive of revivals, additions and annuities.

Total income for the quarter was $51,340,175, an increase of $1,294,153 over the same period last year. Premium income was $31,267,329, and interest and rents $12,542,744. Disbursements for the quarter totaled $37,026,664, including $1,890,205 taxes, $11,657,920 death claims, and $7,698,873 dividends paid. Total payments to policyholders and beneficiaries was $27,064,045, exclusive of $3,319,435 paid under instalment and option settlements. Total income was $14,313,510 in excess of total disbursements.

There was $4,788,381 cash. Par value of bonds was $578,505,663, mortgage loan investments $301,548,996, an increase of $5,066,373 over a year ago; policy loans $180,597,527, a reduction of $16,204,160, or 8.2 percent from a year ago.

Birthday Drive Staged

On the occasion of the 27th birthday of the Old Line Life of America, Milwaukee, the field force staged a special drive for new business. The results, presented to President John E. Reilly the following day, consisted of $184,000 in life applications and 53 applications for accident and health insurance. Each agent contributing to this volume was presented a special birthday certificate.

Refile Rehabilitation Plan

The Ohio insurance division has refiled in common pleas court at Columbus its plan for rehabilitation of the Federal Union Life. With the new life company rehabilitation law in effect it is expected early action will be taken by the court on the Federal Union rehabilitating plan.

Receiver for Benefit Outfit

The California department's application for appointment of a conservator for the Redwood Mutual Life Association of San Francisco has been granted by the superior court of San Francisco. Books and records have been taken over by the department and affairs of the association have been found to be in a more hazardous condition than was supposed. Reinsurance negotiations are under way.

Change Protective Life Stock

Stockholders of the Protective Life, Birmingham, will meet May 24 to vote on a proposal to change par value of its stock from $100 to $10 and to issue 10 shares of new stock for each share now outstanding. Directors have approved the proposal, which would leave the capital at $1,000,000.

Dissolution Is Recommended

ST. LOUIS, April 29.—The Missouri National Life has been granted an extension to April 30, to file exceptions to the report of Referee G. E. Mix to Circuit Judge Kirkwood recommending its dissolution. Referee Mix has held the stipulated premium company insolvent and that its continued operation would be hazardous to its policyholders, creditors and the general public.

Concern Held Insolvent

On complaint of the New Jersey insurance department, a receiver has been appointed for the Great American National Life Guardian of Newark, a mutual benefit assessment proposition on the ground that it has violated the law and is insolvent.

Heads Salary Savings Branch

Hugh O. Maclellan, son of President R. J. Maclellan of the Provident Life & Accident at Chattanooga, has been appointed manager of the salary savings end of the life department. Another son, R. L. Maclellan, is vice-president.

The Illinois department, in its report on the **New Home Benefit Association** of Chicago as of Nov. 1, shows 1,008 members, assets $3,067, liabilities $552, income for 10 months $6,895, disbursements $6,075.

Ordinary Life Leaders in Nebraska for 1936 Listed

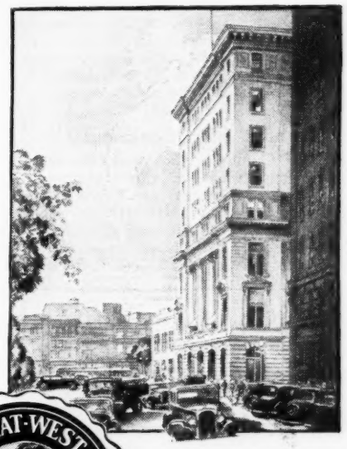
The following figures taken from the preliminary report of the Nebraska department show the Nebraska business of the leading companies for ordinary life in 1936:

	New Bus.	In Force
Bankers, Neb.	$6,100,339	$66,852,276
New York Life	5,341,145	59,655,459
Prudential	4,659,618	36,254,545
Northwestern Mutual	3,989,268	54,826,441
Metropolitan	3,800,057	33,466,264
Equitable, N. Y.	3,341,916	39,422,781
Security Mutual, Neb.	3,037,030	22,252,114
Guarantee Mut., Neb.	2,844,760	13,914,706
Lincoln Liberty, Neb.	2,712,512	12,696,526
Union National, Neb.	2,387,679	5,330,085
Mutual Life, N. Y.	2,328,118	27,831,498
Bankers Life, Iowa	2,169,400	21,890,272
Lincoln National	2,094,175	21,282,778
Union Central	1,976,008	23,349,931
Kansas City	1,675,777	9,866,569
Aetna	1,540,872	19,349,321
Northwestern Nat.	1,432,255	13,086,978
Ohio National	1,266,524	16,407,426
Travelers	1,197,838	19,740,516

Distribution of business:

	Written	In Force
Stock Legal Reserve—		
Nebraska	$16,710,743	$129,941,007
Foreign	33,043,239	235,502,443
Mutual Legal Reserve—		
Nebraska	8,842,931	46,249,010
Foreign	62,597,644	505,207,922
Fraternals—		
Nebraska	2,210,008	24,184,313
Foreign	9,284,741	96,033,850

A Policy for Every Person and Purpose



FOUNDED IN 1892

THE GREAT-WEST LIFE ASSURANCE COMPANY · THEIR FUTURE SECURE

The Facilities of this Company Are at Your Disposal

The facilities of one of the largest life insurance institutions on the North American continent are at your disposal. The Great-West Life Assurance Company offers attractive rates, excellent participation returns, a continent-wide service organization, and financial security through skilled diversification of over $150,000,000 of assets. Assets increased by $7,000,000 during 1936. Insurance in force now totals $575,000,000 after 45 years of eventful existence.

THE GREAT-WEST LIFE ASSURANCE COMPANY

HEAD OFFICE - WINNIPEG, CANADA

ASSETS - - - - - - - - - - - - $150,005,674

INSURANCE IN FORCE - - - - - - - $575,844,591

LIFE AGENCY CHANGES

Appointments by Occidental

Theodore Thulemeyer, Jr., Has Been Made New Mexico General Agent and A. K. Nelson at Missoula

Theodore Thulemeyer, Jr., son of former Insurance Commissioner Thulemeyer of Wyoming, has been appointed general agent of the Occidental Life in New Mexico succeeding J. D. Rolando. He makes his headquarters at Las Vegas. He was born at Alamogordo, N. M., and therefore is a native son. He was connected with the Santa Fe railroad before starting in as a life insurance salesman six years ago, representing the John Hancock Mutual at La Junta, Col., and later the Prudential at Grand Junction and Rocky Ford, Col. Headquarters of the Occidental Life in New Mexico have heretofore been at Albuquerque.

The Occidental has appointed A. K. Nelson general agent at Missoula, Mont. He is a native of Boyd, Minn. After attending business college in St. Paul, he entered the banking field and became assistant cashier of the American Bank & Trust Co. at Great Falls. Later he was cashier of the Stockmen's Bank and manager of the Stockmen's Finance Corporation at Cascade, Mont. He later became chief credit examiner for the Regional Agricultural Credit Corporation at Helena in 1933.

Crandall with Continental

K. C. Crandall has been appointed agency supervisor of the Continental Assurance of Chicago for Connecticut, Delaware, Maryland, New Jersey, Pennsylvania, Virginia and the District of Columbia. He will work under H. G. Brown of New York, resident vice-president of the Continental Casualty in the east, who is also agency superintendent for the Continental Assurance. Mr. Crandall is an Ohio man and in 1920 became associated with the Equitable Life of New York as cashier in Cleveland. He was later transferred to Hartford and in 1926 was sent to the home office in the group sales department. He then become assistant manager at Columbus, O. Later he was appointed manager at Canton, O., remaining until 1935 when he was appointed agency supervisor of the General American Life.

Mellor With Provident Mutual

The Provident Mutual Life has appointed Sigourney Mellor of Sigourney Mellor & Co. special representative with offices at 2218 Lincoln Liberty building, Philadelphia. He will be associated with the agency in the Fidelity-Philadelphia Trust building. Mr. Mellor has been prominent in life insurance circles both in Philadelphia and New York since his entry in the business in 1912. He is a member of the Million Dollar Round Table, past president of the Philadelphia Life Underwriters Association of Philadelphia, and a former officer of the New York City Life Underwriters Association.

Provident L. & A. at Nashville

W. H. Baker, who has been general agent of the Provident Life & Accident at Nashville, handling both life and accident, hereafter will confine his attention solely to accident. In addition he will continue his personal production in life insurance. A. K. Washburn becomes general agent of the life department. He has had 16 years experience in the business.

Sun Life, Canada, Changes

The following appointments have been made for the Cleveland office by the Sun Life of Canada: W. W. Young, assistant superintendent group department; K. E. W. Stuart, to field work, and C. W. Brugge, branch secretary. D. M. Cowan is branch manager. Mr. Young was formerly with the Ford Motor Company. Mr. Stuart has been Cleveland branch secretary for five years and will continue with that office. Mr. Brugge has been branch secretary at Baltimore.

Watkins with Mutual Trust

The Mutual Trust Life has appointed Leland C. Watkins general agent at Bellefontaine, O., with jurisdiction over five counties. Mr. Watkins has been a district agent of the Ohio National Life for a number of years and set a record of 150 weeks of consecutive production.

Morey Made Iowa Manager

Robert Morey, formerly district manager in Saginaw, Mich., has been appointed Iowa manager of the American Life of Detroit. D. E. Alldredge and E. J. Morris have been named associate managers. C. S. Routt, assistant director of agencies, is spending a month in Iowa on company business.

Cole Goes to San Jose

J. Robert Cole, northern California field supervisor Ohio National Life for the past two years, is named general agent at San Jose, Cal. Mr. Cole went to California six years ago as district manager at San Jose for the Jefferson Standard from Birmingham, where he was agent for that company.

Allen Meridian Manager

The Lamar Life has appointed H. C. Allen district manager at Meridian, Miss.

Life Agency Notes

P. C. Grimstad, until recently with the Madison, Wis., Credit Rating Bureau, has joined the C. W. Tomlinson general agency of the Bankers Life of Iowa as special agent in Madison.

Harvey Hartlein, formerly with the C. A. Macauley state agency of the John Hancock Mutual Life, has joined the Consolidated Service, general agent of the Minnesota Mutual in Detroit.

Guy F. Radley has become Dallas supervisor for the E. F. White agency of the Connecticut Mutual, succeeding A. N. Somerville, who resigned. Mr. Radley has been with the agency for the last three years as a producer, having served prior to that as manager for the Acacia Mutual.

With Agricultural

M. E. O'BRIEN

M. E. O'Brien, former president of the Detroit Life, has resigned as state agent of the Service Life of Omaha and has been appointed agency manager of the Agricultural Life of Detroit, covering most of Michigan. He opened an agency for the Service Life in 1935, and developed a good volume of business.

Mr. O'Brien was president of the Detroit Life, now the Life of Detroit, from 1911 to 1929, when he became New York state manager for the Maccabees. Later he attempted to organize the Jefferson National Life in Detroit, a venture that was abandoned when the banks closed in 1932. Still later he was for 18 months Michigan supervisor for the American Life of Detroit.

AS SEEN FROM CHICAGO

WILL HAVE COMFORTABLE CHAIRS

When insurance men gather at the Edgewater Beach Hotel in Chicago this fall to attend three important conventions, the Life Office Management Association, American Life Convention, and Association of Life Agency Officers and Life Insurance Sales Research Bureau, they will be greeted with an innovation in convention comfort.

Convention-goers, who for years have complained about sitting in straight-backed, uncomfortable chairs and have found their knees inadequate props for their notebooks, are now grateful to the management for starting a movement to bring comfort to those who listen.

Leather-cushioned and round-backed, the chair is fitted with a special arm attachment, offering the convenience and comfort of a writing desk and is superior to the typical table setup for meetings. Without the arm attachment the chair, designed with elbow rests, is in any case the most comfortable chair offered for meetings, the management points out.

* * *

TO PARTICIPATE IN OUTING

The annual all-day outing of the Continental Casualty's Insurance Exchange branch office, Chicago, to be held June 23 at Knollwood Country Club northwest of the city, for the first time is open to brokers of the Continental Assurance who qualify, as well as to brokers and agents of the Continental Casualty and its affiliated company, the National Casualty. The life men will receive a credit of two orders for each life application. Casualty brokers and agents who qualify must place 20 new orders with premiums totaling $2,000. The contest runs two months ending May 31. Many fine prizes are offered in the golf tournament. Vice-president N. O. Hoag in charge of the branch is scheduled to award the prizes. Executive Vice-president Roy Tuchbreiter and other home office officials will attend.

* * *

RENEW OLD FRIENDSHIP

R. A. Judd, Chicago general agent Phoenix Mutual Life, and C. J. Zimmerman, Newark, Connecticut Mutual general agent, who is being transferred to Chicago to succeed S. T. Chase, will renew a friendship which began in 1923, when both were students at Dartmouth College. However, their paths have not crossed since.

* * *

PROSPERITY WAVE IN CHICAGO

After several years of uphill struggle, prosperity seems to be coming to Chicago life agents. Most of them have been experiencing fine volume increases this year, the average appearing to be about 25 percent increase, but some offices running much more. This is largely due to a sudden wave of buying and also probably to the increased confidence of agents which has resulted. The people this year are buying the higher premium forms of policies, and especially retirement income contracts. Chicago production in January, as reported by the Sales Research Bureau, was $35,267,000 ordinary, the industrial and group totals not being given. February production also showed an excellent increase, and in March, the ordinary volume was reported $45,781,000. These results have had a tremendous buoying effect on agents throughout the city. In the last year or two even some of the star salesmen had suffered production slumps. With the public again minded to buy life insurance and ready cash with which to do so, agency heads say it is a matter merely of the agents sufficiently exposing themselves.

* * *

CLANCY APPOINTED MANAGER

R. J. Clancy has been appointed manager of the life department of Starkweather & Shepley, general insurance agency of Chicago. He goes from the Travelers branch there where he has been a successful agent for two years. Prior to that he was cashier and agency manager in the American Bankers branch at Chicago and then traveled the country for that company, operating out of the home office agency department.

* * *

MARKS WEDDING ANNIVERSARY

S. T. Chase, Chicago Connecticut Mutual general agent, and Mrs. Chase observed their 40th wedding anniversary April 24. Mr. Chase will retire soon after having served the company 32 years.

* * *

SCHWEMM PLANS RADIO PROGRAM

The E. D. Schwemm agency Great-West Life, Chicago, is sponsoring a sports broadcast by Jimmy Evans, well known commentator and former all-American football star at Northwestern University, each Sunday from 5:45 to 6 p. m., starting May 2. The broadcast will be heard over WCFL, Chicago. The Evans program is sponsored on evenings during the week by the Studebaker company.

In addition to review and comment on sport events, sports celebrities will be interviewed. Advertising for the first few weeks will be a brief mention of the Great-West name, and later discussion of various policy forms. Chief theme of the announcements will be organization of a life insurance program. The program will run 13 weeks with a renewal option for another 13.

Survey Is Made of Paid-up Policies With Heavy Loans

Startling evidence of the value which policyowners place on their life insurance is found in a survey conducted recently by the Lincoln National Life on paid-up policies which bore heavy indebtedness, covering actions during 1934 and 1935. Despite the pressure of recent unfavorable economic conditions and loans made against the policies, surprisingly few policyowners allowed these contracts to lapse.

In the group of encumbered paid-up policies studied, the loans were either partially or completely paid off in a number of cases. Approximately one-half of the policyowners kept their insurance in force by paying the interest on their loans. Only 19 percent allowed their loans to increase by the amount of the interest, and not a single person increased his loan by further borrowing.

Even more conclusive evidence was found in a study of paid-up, encumbered policies from North Dakota, an area which was possibly the hardest hit financially in the entire country. Despite their unprecedented need for ready cash, only 19.8 percent of the North Dakota policyowners allowed their paid-up insurance to lapse. Ten percent either partially decreased their loans or paid off their loans in full, while 22 percent continued their insurance in force by paying the interest on their loans.

News About Life Policies

New Policies, Premium Rates, Dividends, Surrender Values, and all Changes in Policy Literature, Rate Books, etc. Supplementing the "Unique Manual-Digest" and "Little Gem," Published Annually in May and March respectively. PRICE, $5.00 and $2.00 respectively.

Equitable's Juvenile Form

Issues Whole Life on Children Down to Six Months; Supplemental Protective Contract

The Equitable Life of New York has gone into the juvenile life insurance field, announcing a graded benefit whole life plan with an ultimate face amount reached on policy anniversary nearest age 15. It may be written up to $2,500 ultimate face amount, and for not less than $1,000. It contains paid up life, extended term insurance, cash values after three full years' premiums have been paid, policy loan privilege, dividends, etc., the same as regular Equitable contracts. Any person liable for support of a child may apply for the juvenile form, but must have insurance in the Equitable or another company exclusive of group on his own life in amount not less than the ultimate face amount of the child's policy applied for.

The applicant owns the policy until the child reaches age 21 when the child becomes the owner. These policies are issued ages one to nine, inclusive, ages six months to one year being taken as one year. Minimum annual or semi-annual premium is $10 exclusive of the supplemental protective contract which may be issued in connection.

Supplemental Contract

This supplemental contract, premiums for which are payable for only five years, provides waiver of premium falling due prior to anniversary of policy nearest the child's age 21 in case of death of the applicant (a father or other adult liable for the child's support). The supplemental contract contains no loan, non-forfeiture or dividend provision, but permits grace, lapse and reinstatement, misstatement of age and incontestability privileges. It is limited to ages 21 to 55, inclusive, both male and female standard lives. The supplemental contract is not issued to applicants in Arizona and Massachusetts.

First year and renewal commissions on the new juvenile form are at the same rate as on ordinary life, and for the supplemental protective contract at the same rate as for 10 year term.

Heretofore the Equitable has written insurance on both boys and girls, 10 years of age and older. This is a participating contract, and requires medical examination. Annual rates for the juvenile policy per $1,000 and supplemental protective contract, and the estimated dividends, are:

		Suppl. Prot. Form Payable for 5 Years				
Age	Prem.	21	25	35	45	55
1	$11.35	$2.42	$2.52	$3.19	$5.46	$10.58
2	11.73	2.34	2.42	3.03	5.14	9.99
3	12.09	2.25	2.32	2.86	4.80	9.33
4	12.45	2.15	2.22	2.70	4.46	8.67
5	12.82	2.06	2.12	2.53	4.12	7.99
6	13.12	1.96	2.01	2.37	3.79	7.32
7	13.63	1.86	1.90	2.21	3.47	6.65
8	14.06	1.75	1.79	2.05	3.15	5.98
9	14.50	1.65	1.69	1.90	2.85	5.33

Annual Dividends End Year

Age	2	5	10	15	20
1	$1.54	$2.83	$2.43	$5.23	$5.62
2	1.91	3.72	2.84	5.47	5.86
3	2.08	4.12	3.14	5.61	6.01
4	2.16	4.38	3.41	5.73	6.13
5	2.25	4.56	3.65	5.82	6.24
6	2.34	4.81	5.44	5.92	6.35
7	2.43	5.12	5.52	6.02	6.46
8	2.54	5.42	5.59	6.12	6.57
9	2.67	5.73	5.67	6.21	6.68

TAKE BOTH Life men who write automobile or fire insurance, as well as life, should read The National Underwriter (Fire, Automobile and Casualty Section, $4 a year), as well as the Life Insurance Edition. Both on one subscription, $5.50 a year.

Send order now to A-1946 Insurance Exchange, Chicago

Makes Substantial Changes

Prudential Now Issuing Endowments to Aviation Participants; Other Rules Broadened

The Prudential now offers endowments to applicants engaged in aviation, at slightly lower extra premiums than required on other forms. Individuals acceptable with extra premiums of $25 per thousand will be acceptable on endowment plans with extra premium determined by deducting 50 cents for each year the endowment period is less than 30 years from the basic extra premium of $25. Thus, the extra premium on a 20 year endowment in this class would be $20.

Individuals acceptable with extra premium $12 per thousand will be acceptable on endowment plans with extra premium determined by deducting 25 cents for each year the endowment period is less than 30 years from the basic extra premium of $12, the extra premium on a 10 year endowment in this class being $7.

Practice on Fractions of Year

On continuous monthly income "self" plans extra premium as calculated above will be payable for one-half the period where income is for five years certain and continuous, and for three-quarters of the period where income is payable for 10 years certain and continuous. In determining the period during which extra premium will be payable, fractions of one-half and more of a year will be taken to the next higher whole number of years, while fractions of one-quarter of a year will be dropped.

The extended insurance option will be dropped as at present. Policies in force may be returned to the home office for reduction in rating if such is applicable.

Members of the army, marine, coast guard and naval services eligible for insurance with a special "A" rating are now acceptable on five-payment life policies with classification of "service rating." This is equivalent to extra annual premium of $3 per thousand at all ages. On plans other than five-payment life, these individuals will be charged special "A" rating as heretofore.

Central States Is Issuing Adaptable Income Provider

A new policy termed the "adaptable income provider" is now being issued by the Central States Life. It combines ordinary life and 20 year term in proportions slightly different from the usual family maintenance contract. Premium for the first 20 years is somewhat higher than for ordinary life but after 20 years is reduced to ordinary life rate for original age at issue. Options of settlement applicable per unit of policy if death occurs in first 20 years are: (A) Automatic basic settlement of $10 per month income for 20 years after death in full settlement; (B) optional adaptation benefits of (1) income $10 per month for 15½ years, and $503 payable at end of period, either in one sum or under any settlement option in policy; (2) income $10 per month for 10 years after death, with $1,018 payable at end of 10 years, either in one sum or under options; (3) income $17.09 per month for 10 years in full settlement.

Non-forfeiture values are provided. Under extended insurance, if death occurs within first 20 years and within extended insurance period, death settle-

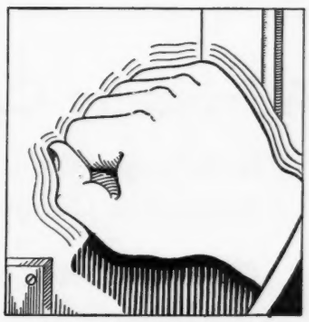
THE AGENT'S FUTURE

"The sooner you plan your future . . . the better your future will be," the slogan of Life Insurance Week, also applies to the Agent.

Lamar Life Agents can plan a remunerative future through continuous renewals.

The LAMAR LIFE INSURANCE COMPANY
Established 1906
JACKSON, MISSISSIPPI
LAMAR LIFE TOWER

"Knock--Knock"



Opportunity Is Knocking!

It Is Pounding On the Doors of Men Who Are Willing to Pay the Price of Success

Bankers National Life Insurance Company, a recommended Company, offers the opportunity of a lifetime to *good men* who want to be successful general agents.

Big success carries a corresponding price tag. The price is work, initiative, vision, perseverance.

If you feel there is no further opportunity for growth in your present connection, if you have a record of $100,000 of paid-for personal production in 1936; if you have family responsibilities and a residence in either Pennsylvania, New Jersey, Rhode Island, Maryland or Delaware, you are one of the men we want to talk to at once.

Address
William J. Sieger
Vice President and Superintendent of Agencies
Bankers National Life Insurance Company
Montclair, New Jersey

ment will follow any one of the four monthly income options which beneficiary chooses, but if death occurs after 20th policy year and within extended insurance period, proceeds at death will be $1,000 per unit of $10 monthly income under Option A.

Annual premiums for the first 20 years are: Age 20, $19.75; 25, $21.84; 30, $24.63; 35, $28.63; 40, $35.58; 45, $46.27; 50, $57.82.

AGENCY NEWS

Campbell Gets Aetna Trophy

LITTLE ROCK, ARK., April 29.—N. B. DeNezzo, agency assistant Aetna Life, presented the president's trophy to the Gordon H. Campbell agency for the best agency record made in 1936. Joe S. Maryman, leading Aetna producer in Arkansas for 22 years, was toastmaster. Speakers included Omar Throgmorton and G. L. Mallory, partners in Campbell, Mallory & Throgmorton, general agents Aetna Casualty.

Agencies were scored on morale, percentage of sales increase, improvement in quality of business, lapse record, new organization record, number of men who qualify for company honor rolls, full time organization record, etc.

The trophy, a wall plaque, becomes the permanent possession of the Campbell agency.

Murat Agency Honored

A. B. Slattengren, vice-president Mutual Trust Life, attended a banquet at Stevens Point, Wis., at which he presented the President's Trophy to the Stevens Point agency. Walton Murat is general agent for seven counties. Members of the agency force and their wives attended. The Murat agency produced the greatest amount of new business over its regular quota the first quarter of 1937 of any agency of the Mutual Trust. Its business increased 200 percent over the same period last year.

Gay's Agents Visit Home Office

Following a "minute man" paid-for business contest in the Clyde F. Gay agency of the Aetna Life in Boston, 27 men connected with the Gay office made a trip to the home office in Hartford. They were welcomed by President M. B. Brainard and other company officials and entertained at luncheon. A visit was also made to the home of President Brainard.

A friendly Company

is the reputation The Old Line Life Insurance Company has earned.

Offers a liberal contract.

Backs its men with advertising. Tied in with direct mail this gives a complete merchandising plan.

Agencies available in Illinois, Michigan and Ohio

The Old Line Life Insurance Company of America

MILWAUKEE, WISCONSIN

LIFE ACCIDENT HEALTH

NEWS OF LIFE ASSOCIATIONS

Plans for New York Meeting

Program Is Announced for the Annual Gathering of the State Life Underwriters Body

Elaborate preparations are made for the New York State Life Underwriters Association sales congress at Buffalo at the Statler hotel, May 7, starting at 9 a. m. George H. Harris, public relations officer of the Sun Life of Canada, will speak on "International Service of Life Insurance." I. S. Kibrick of Brockton, Mass., president of the Top Club of the New York Life, will speak on "Creative Prospecting." He has addressed a number of life insurance meetings. R. G. Engelsman, New York City, general agent Penn Mutual Life, will speak on "Learn More—Earn More." He was a member of the first Million Dollar Round Table. A. E. N. Gray, assistant secretary of the Prudential, will speak on "Fears Make Failures." Herster Varres, Northwestern Mutual, New York City, who will speak on "A Young Man Looks at Life Insurance," has made a real success as a young man. He has developed an interesting philosophy about life insurance. Mrs. Lena Lake Forest, Massachusetts Mutual at Detroit, who for many years was president of the Michigan Federation of Business & Professional Clubs, will speak on "Building Prestige." Clay W. Hamlin of Buffalo, general agent Mutual Benefit Life, will conduct a sales clinic which will be one of the big features of the meeting. Those who will participate are H. W. Hays, Massachusetts Mutual at Rochester, N. Y., member of the Million Dollar Round Table; L. C. Roth, Mutual Benefit Life at Buffalo, Million Dollar Round Table man and former president Buffalo Life Underwriters Association; V. B. Coffin, superintendent of agents Connecticut Mutual Life; Leon Gilbert Simon, New York City, business insurance specialist; C. D. Connell, New York City, manager Provident Mutual Life and president of the New York State Life Underwriters Association; G. A. Kederich, supervisor of agencies in charge of six offices in New York City for the New York Life.

* * *

Utah Sales Congress Held; Samuels and Comin Speak

SALT LAKE CITY, April 29.—The Utah Life Underwriters' sales congress, sponsored by the Salt Lake Life Underwriters Association, heard Isadore Samuels, Denver, general chairman of the 1937 National Life Underwriters Association convention in Denver next August, and Clark M. Comin, assistant manager of the Prudential at Denver. Mr. Samuels stressed the increase of life business which is taking place with economic recovery. Mr. Comin told of the importance of legal reserve life insurance to the financial structure during the recent depression.

C. C. Neslen, Utah's new insurance commissioner, offered the full cooperation of his office. President W. M. Jones of the Salt Lake City association said Utah will be well represented at the national convention in August.

* * *

Davenport Congress Program

DAVENPORT, IA., April 29.—At the sales congress sponsored jointly by the Davenport Life Underwriters Association and the General Agents & Managers Association, May 8, Grant L. Hill, director of agencies Northwestern Mutual Life, will speak on "Basic Facts"; Paul Speicher, Insurance R. & R. Service, on "Life Insurance in a Changing World"; R. B. Hull, managing director National association, on "Real Security," and V. B. Coffin, superintendent of agencies Connecticut Mutual Life, on "Time to Get Excited."

Karl E. Madden, chairman of the congress, announces that $10 will be awarded to lucky "On Timers." James Copeland, president of the life underwriters association, will preside at the morning session and Joseph Hilbe, president of the managers association, in the afternoon. At least 300 are expected to attend.

* * *

New Association in Utah

LOGAN, UTAH, April 29.—Several prominent Utah life insurance men were present for the formation here this week of the Cache Valley Life Underwriters Association, including Heber J. Grant, president Beneficial Life, Salt Lake City; President Carl R. Marcussen, Pacific National Life; C. C. Neslen, new Utah commissioner; G. J. Cannon, executive vice-president Beneficial Life, and W. F. Ogden, president Ogden association, who was instrumental in having the new association here organized, and who was toastmaster at the luncheon.

S. V. Prows, Logan, manager Metropolitan Life, was elected president of the new association, which has 25 charter members. Othello Hickman, Logan, is secretary-treasurer.

* * *

Santa Barbara, Cal.—A caravan of the Los Angeles life men composed of Phinehas Prouty, Jr., Massachusetts Mutual Life, association president; A. A. Dewar, Equitable of New York, vice-president; Joseph Charleville, managing director; John R. Mage, Northwestern Mutual, chairman caravan committee; H. G. Mosler, Massachusetts Mutual, and Ron Stever, Equitable of New York, spoke at dinner-meeting.

* * *

Colorado—The association has equaled last year's membership record and expects a 15 percent gain this year, bringing the total above 500.

* * *

Los Angeles—H. R. Van Cleve, Los Angeles agent of the Massachusetts Mutual Life, spoke at a breakfast meeting this week on "Why Budget?"

Marvin Sherman, Equitable Life of New York, spoke at the forum luncheon-meeting on estate analysis and estate planning.

* * *

Sheboygan, Wis.—M. G. Fox, eastern Wisconsin manager Central Life of Iowa, was guest speaker. J. F. Hinkes, president, led a discussion of plans for Life Insurance Week.

* * *

Hartford—H. C. Fisher of Washington spoke this week. He was the fourth largest Aetna Life producer in 1936 and has been with the company since 1925.

* * *

Jacksonville, Ill. — John P. Snigg, Springfield, Ill., attorney, spoke on "Tramping Through Historic Illinois."

* * *

Scranton, Pa.—Grant L. Hill, director of agencies Northwestern Mutual Life, spoke on "Basic Facts." The president, W. S. Tiffany, manager the Prudential, presided. Special music was furnished by Thomas Evans of the Scranton Life at the organ and Paul S. Sprout, district agent Northwestern Mutual Life at Binghamton, N. Y., who sang a solo. Preceding the meeting, a dinner in honor of Mr. Hill was held which was attended by the officers of the life underwriters association, members of the General Agents & Managers Association and members of the Northwestern Mutual agency in Scranton.

* * *

Madison, Wis.—Invitations were issued to 4,000 Madison policyholders to attend a meeting April 28. R. B. Hull, managing director National association, spoke on "Life Insurance, the Backlog of Real Security," and talks were given by Madison insurance men.

* * *

Boston—Ralph G. Engelsman, general agent Penn Mutual Life, New York city, speaking on "Things They Seldom Talk About," said the life underwriter who would achieve a professional standing and leave a name-heritage of value must be willing to pay the price in constant self-inspiration, self-driving, progressive education, willing and enthusiastic giving of self and money to public service.

* * *

Peoria, Ill.—Bert C. Nelson, agent of the Northwestern Mutual Life in Milwaukee, and formerly of Peoria, was the speaker, being introduced by Dan Anderson, his fellow agent in the Peoria office. W. M. Lateer, secretary Illinois Association of Life Underwriters, spoke of the state sales congress at Aurora Friday and Saturday. A large delegation from Peoria will attend.

President J. H. Pearce announced that Herman Silzer, Equitable Life of Iowa, had been appointed chairman of Life Insurance Week.

* * *

Birmingham, Ala.—A drive to build the Birmingham association to more than 267 members, the record goal achieved last year, was launched at the April forum meeting. Patrick Russell, New York Life, was appointed new membership chairman. T. J. Huey spoke on the association's value. Thomas Hammer, Protective Life, Life Insurance Week chairman, detailed plans for its observance.

Acting President Davidson said the association made $500 above expenses by sponsoring the recent address of Mrs. Franklin D. Roosevelt.

P. H. Trezise, Chicago manager Acacia Mutual Life, has returned from a trip to the head office in Washington, D. C.

AGENCY MANAGEMENT

Valuable Tips on Supervision Given Before Chicago Group

Supervision of new agents during the first year was discussed at the April meeting of the Life Agency Supervisors of Chicago by H. G. Walters of Stumes & Loeb, general agents Penn Mutual in Chicago. One question is whether to give advance or continued education after the initial training period, he said. Mr. Walters said he wonders whether supervisors do not frequently make the mistake of assuming that since the recruit has gone through a training course he knows all about the business.

"Regardless of the length of our training, or its thoroughness or completeness, continuous education and training of agents is vital, not only during the first year, but far beyond that point," Mr. Walters said. "Here is the place where advance education can really become effective, if we apply this advance knowledge to the very situations our new man is meeting every day. I sit down with him and review his interviews step by step, asking 'What did he say?' then 'What did you say?' and constantly watch for the opportunity to inject into this conversation some new application of the principles of the business, either new to the agent or fundamental information included in his past training. It is surprising how he will retain this information in connection with an actual case, whereas he may be very likely to forget the same point when given to him as one item in what to him is a mass of information in his first training course.

Feels Reading "D. L. B." and Other Services Essential

"Then, too, I believe firmly that it is my obligation to spend at least one night a week studying and reading about my business. This thought is passed along to our men and I always am on the lookout for new material to be passed along to them for reading. I buy a copy or two and circulate it around—new men and old. This, of course, is in addition to 'Diamond Life Bulletins,' 'R. & R.' booklets and such other standard material which is chock full of good information."

There is no production demand in Stumes & Loeb. No such hard and fast rule can be made, Mr. Walters said. If a man is being financed this is almost an automatic provision, but financing is treated separately. Generally the first three months in the business indicate whether an agent can make the grade or not, with or without production demands. Mr. Walters said a production objective is necessary, however. For example, at least one case a week. Correct mental attitude is fostered by regularity of production.

Prospecting after the first 200 names are gone is another important matter in handling the newer agents. Mr. Walters said if he were a general agent and a supervisor came in for help in such a situation he would fire the supervisor. It is the supervisor's job to see that the agents have people to whom to tell their stories. Prospecting is not less than 75 percent responsible for the agent's success or failure. "Prospecting is a sales job in itself, and to be learned as such before the agent actually tries to sell life insurance," Mr. Walters said.

"Our best success has been to send the agent out for new names on his third day of training, and every afternoon thereafter during his training period, and when his training period is over, he not only has at least doubled his original number of names, but has learned how to keep himself well supplied with new names and sources of business. If he follows this course, and he does if our check-up means anything, then we never reach that point where his first 200 names are gone. Or if the first 200 are gone, he has not less than 200 new ones to work on."

Mr. Walters mentioned use of the Behr sheet, the daily report system being a combination of two or three plans, but the Behr sheet being included because it forecasts a slump soon enough to take proper action to do something about it before it is too late. This is the prospecting work sheet in the Louis Behr system published by the "Diamond Life Bulletins."

"If one of my boys on the 20th of any month, for example, does not have practically his whole list ready for next month's work on the Behr sheet," Mr. Walters said, "I know he is headed for trouble, but I have ten days time to remedy the situation and get my boy into the proper groove before the slump arrives and also before his first 200 names are gone, not after."

Financing Seen as Means of Checking Bad Recruiting

Sharp difference of opinion exists on the subject of financing agents, Mr. Walters said. He favors financing, although it has some disadvantages. "Nobody can guess 100 percent, and if the man doing the financing doesn't maintain something close to a fair average, at least, disaster is bound to result," he said. "But this is not the fault of the system. Experience will help considerably and eventually formulae may be developed to keep accounts within safe limits and thus avoid any disproportionate losses.

"The advantage of financing as I see it, is that it serves to correct a tendency for enthusiasm to run away with good judgment, thus causing us to do things which we know we should not do." When a man has been financed, he said, the supervisor watches the recruit's training and supervision closely, works with him and for him in order to justify the financing. Otherwise he may have to explain to the agency head a loss on the books.

"I believe that financing tends to raise the standard of our selection of new men and the quality of our training and supervision of new men after we have recruited them," Mr. Walters said. "Their business is necessarily of a higher quality since the system requires that it be sold properly."

Maintenance of High Morale an Obligation

Keeping the morale high is the final topic in the schedule of agents training and supervision. It is of major importance. High morale means a spirit of loyalty, responsive cooperation and prestige for the agency. The major problem is recruiting, and the best recruits come from agents, therefore high morale among the agency's men will automatically help to simplify some major problems, to put over sales drives or other efforts which may require collective cooperation.

To secure high morale in an agency

PILOT MOUNTAIN-NORTH CAROLINA
THE PILOT

Pilot Life Insurance Company is glad to join whole-heartedly with the other insurance companies in the observance of the 1937 Life Insurance Week Campaign.

PILOT LIFE INSURANCE CO.
Greensboro, North Carolina
Emry C. Green, President

THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA
NEW YORK CITY
A MUTUAL COMPANY ESTABLISHED 1860

★

GUARDIAN OF AMERICAN FAMILIES FOR 77 YEARS

petty irritations must be eliminated, the clerical set-up made efficient; courtesy and helpful cooperation given by the office staff, close attention to all items to secure minimum error in handling cases.

Has Business Getter Clinic

Supervisors Club of Pittsburgh Discusses Some Problems of Importance to the Members

The final business-getter sales clinic for 1937 was held Monday by the Supervisors Club of Pittsburgh with Eric Johnson, Penn Mutual, in charge.

Two weeks before the group laughed and some of them made prize-money out of the antics of "Heine" Heineman and Harry Stuchell in their skit, "Skillful Use of Sales Material—in Reverse." This time the same subject minus the Reverse, was used—a constructive sales demonstration with three snappy interviews with prospects in varying stages of life.

Three Classes "Interviewed"

1. "Young Man With His First Job." The interviewer was R. E. Hodgson, Penn Mutual, and the prospect was Charles Gies of the same company.

2. "Young Married Man Establishing a Home." E. V. Gettys, Bankers Life of Iowa, was the salesman and J. V. Buck, same company, was the "customer."

3. "Older Man, Established with Increased Responsibilties." Wright McClure, Northwestern Mutual, presented the arguments for and H. W. Holt, same company, gave his reasons for not buying.

R. W. Simpkin, assistant superintendent of agencies Connecticut Mutual Life, addressed the Managers & General Agents Association of Scranton, Pa., on "Agency Costs and Factors Affecting Income."

DEVELOPMENT—

	Increase during 1936
Income	16.9%
Total Assets	17.1%
Insurance in force	19.3%
Surplus to policyholders	21.1%

Conservative though rapid Company growth open limitless possibilities to the Liberty National Agent. His already high average earnings increased again during 1936.

LIBERTY NATIONAL LIFE INSURANCE CO.

Birmingham, Alabama

FRANK P. SAMFORD, President

ASK A FIELD MAN . . . He Knows!

The Field Man is properly the connecting link between life insurance company and agent. Better than anyone else, he knows whether or not service rendered agent (and through the agent, the policyholder) is all that the company claims for it. Believing this, The Southland Life ASKED its District Managers about Southland Life service to agents. And here is what one said:

HARRY GRIFFITHS
HOUSTON, TEXAS

"Competition—especially in the larger centers—sometimes depends on the efficiency of the home office in losing as little time as possible. I can always depend on The Southland Life for exceptional service and speed."

If you are interested in an agency contract, write First Vice-President Clarence E. Linz, or Vice-President and Agency Mgr. Col. W. E. Talbot.

SOUTHLAND LIFE INSURANCE CO.

Harry L. Seay, President

HOME OFFICE.....DALLAS, TEXAS

NEW JERSEY NEW YORK

INDUSTRIAL—INTERMEDIATE

The Colonial Life Insurance Company

OF AMERICA

HOME OFFICE—JERSEY CITY, NEW JERSEY

Ordinary — Group

"A Good Company To Represent —Represent a Good Company"

PENNSYLVANIA CONNECTICUT

INDUSTRIAL FIELD NEWS

Industrial Business Grows

Flood Districts Have Staged a Remarkable Comeback—Agency Turnover Has Been Much Diminished

The industrial companies report a splendid increase in business so far this year. It is interesting to learn the results from the Ohio and Mississippi river flooded cities and towns where there were debits. While there was much confusion while the flood was on for 10 days or two weeks afterward, owing to the fact that many policyholders could not be located, agents got busy and the lapses have been comparatively few Evidently industrial policyholders in time of catastrophe or trouble look upon their life insurance as a great safeguard. Therefore almost all policyholders were anxious to pay their premiums and to see to it that their insurance was restored. Following the flood a lot of people got to work and during the summer naturally there will be plenty to be done so that there should be but little unemployment.

Industrial companies report that during the last year or so there has been less turnover among the agency forces. Some agents who were formerly in a trade and got into life insurance returned to their old vocation because they could get a fixed wage. The fact that the industrial agents are making a fair living has caused most of them to stick pretty closely to their task, realizing that they probably could get along much more profitably in selling insurance than doing anything else. Even a mediocre solicitor was able to earn $20 a week and some of the topnotchers run up to $60 or $65 a week.

Brown Made Atlanta Manager

Special Assistant Manager K. P. Brown, Jacksonville, Fla., has been promoted to Atlanta manager by the Peninsular Life. He succeeds R. A. Thweatt, who has been transferred as manager to Jacksonville. Mr. Thweatt fills the position left vacant by the resignation of E. J. Morlook. Mr. Brown became associated with the Peninsular in 1932 as a debit builder in the Jacksonville district and early this year was appointed special assistant manager there. Mr. Thweatt started with the same experience as Mr. Brown except that he began his work in 1931. Later he was promoted to superintendent at Daytona Beach and in 1934 was promoted to Atlanta manager.

Western & Southern Convention

Over 500 managers and leading field men will attend the managers' convention of the Western & Southern Life at Cincinnati this week.

The business of the convention, as announced by President C. F. Williams, will be to lay plans for the golden anniversary year.

The Western and Southern Life was established May 7, 1888, and will be 50 years old May 7, 1938.

Starke Observes 40th Year

Edward N. Starke, superintendent of Los Angeles district No. 1 of the Prudential, is celebrating his 40th anniversary of service. He was transferred to the home office staff in 1900 and went to Los Angeles in 1908. He wrote the first industrial policy for the Prudential in Los Angeles and it is still in force.

Chicago Being Organized

The Sun Life of Baltimore, which recently entered Illinois, has established two industrial offices in Chicago and is now arranging to open one on the north side. John R. McCoy has charge of the west side district at 1 North Pulaski Road. H. H. Berk has opened an office at 6309 South Ashland avenue for the south side. Mr. Berk was formerly an assistant at Cleveland and Mr. McCoy was manager of Baltimore No. 1. It is not the intention of the Sun Life to operate outside of Chicago. It has always followed the practice of opening offices in large cities and concentrating its activities there. Chief assistant in Mr. McCoy's office is Solomon Diamond, who has been a canvassing assistant at Baltimore No. 4. John Kercher, canvassing assistant in Cleveland No. 2, has similar duties in the south side district.

NEW YORK

MAGRATH GOES TO CHUBB & SONS

J. J. Magrath will retire as chief of the rating bureau of the New York insurance department to associate in an administrative capacity with the marine and fire office of Chubb & Sons, New York City, and its affiliate, the United States Guarantee. While Mr. Magrath has come in contact more with fire, casualty and surety people, he is well known to the life insurance people.

Mr. Magrath was formerly a clerk at the head office of the New York Life and spent a year as accountant for the New York state public service commission. His connection with the insurance department dates from 1921 when he became an examiner.

* * *

ASK $270,000 ON LAPSED POLICIES

The widow and three daughters of Isaac Marshall of Yonkers, N. Y., are demanding immediate trial of a suit against the Prudential, asking payment of $270,000 on 13 life policies said to be unique in that the appellate division has granted the right to a jury trial, also for the fact that the plaintiff's attorney obtained by legal order a copy of the Prudential's records purporting to show that the policy was lapsed immediately after premiums were discontinued. The company contends that all nonforfeiture values in the way of extended insurance had been used up.

* * *

LARKIN GOES TO NEW YORK

R. E. Larkin, assistant superintendent of agencies of the Connecticut General Life for the past 11 years, will become manager of its Broadway office in New York City. F. M. Minninger, Jr., who as assistant manager has been in charge will remain with the company. Announcement of his new activities will be made later.

Mr. Larkin has spent practically his entire business career in the service of the company. He joined the Connecticut General in 1921 shortly after graduating from Brown. After five years as agency assistant spent in the field actively selling, in 1926 he was elected assistant superintendent of agencies.

He has visited most of the agencies from coast to coast and many of them including some of the larger ones have been under his direct supervision. Mr. Larkin's interest in marketing life insurance has been keen from the start. He seized one of the first opportunities to get training in life insurance sales work by attending the course given in 1925 by Carnegie Institute in Pittsburgh, the forerunner of many such courses.

E. D. Schwemm to Speak

E. D. Schwemm, Chicago agency manager Great-West Life, will address the agency meeting of the southern Illinois office, Carl Sichling, agency manager, Carbondale. He will discuss "What's Wrapped up in a Life Insurance Policy."

LEGAL RESERVE FRATERNALS

Company Plan Is Approved

Royal Highlanders Policyholders Vote to Change to Mutual Legal Reserve Basis May 1

LINCOLN, NEB., April 29.—With 98 percent of policyholders voting in favor, the Royal Highlanders will dissolve May 1 as a fraternal after more than 30 years existence and reincorporate under the old name as a mutual legal reserve life company. Ballots were sent to the 8,017 policyholders, 5,664 voted, 5,450 favoring the change. W. E. Sharp, founder and executive head for years, has been named president of the new company, and C. A. Smith as secretary-treasurer. Directors are H. H. Hanke, Sutton; L. J. Siekman, Hastings, and L. E. Smith, Omaha.

The election was under supervision of the department, which prepared ballots and canvassed votes. This ratification makes effective a conditional order of approval issued by Director Smrha a month ago.

President Sharp said that the company starts with investments and cash of $4,600,000, or 189 percent solvent as tested by the American Experience 3½ percent table. In 1936 the Highlanders, which operated under the lodge system although legal reserve rates were used, had $331,416 premium income and wrote $216,600 new business. It ended the year with $7,364,000 insurance in force in Nebraska.

A possible merger of the Highlanders with two other Nebraska mutuals, the Cosmopolitan Old Line Life of Lincoln and Pathfinder Life of Grand Island, has been discussed with the department. This would, if effected, start off the new company with over $18,000,000 insurance in force.

WOODMEN OF THE WORLD
DENVER, COLORADO

Six Modern Legal Reserve Contracts

- Ordinary Life
- Twenty Payment Life
- Endowment at Seventy
- Twenty Year Endowment
- Family Income
- Juvenile

These contracts are participating, and provide all standard non-forfeiture options.

WOODMEN OF THE WORLD WOW REG. U. S. PAT. OFFICE

Operating for forty-six years in California, Oregon, Washington, Colorado, Idaho, Montana, Nevada, Utah, and Wyoming.

Write for particulars and open territory to

PETER F. GILROY, President
1447 TREMONT PLACE
DENVER, COLORADO

Report on the Fidelity Life

Illinois and Kansas Departments Give Their Findings Following Examination of the Fraternal

The Illinois and Kansas departments made a report on the Fidelity Life of Fulton, Ill., a fraternal, as of Dec. 31. The assets are $8,743,984 and surplus $311,894. The report says that interests of members are being amply protected. All just claims are paid promptly and in accordance with the policy contract. The report says that the investment holdings show a marked improvement over the conditions as disclosed at the time the association was last examined. Issuance of 4 percent policies has been discontinued in favor of 3½ percent. The management, the report says, has taken note of the present trend toward reduced interest returns on investments. A new agency contract canceling all outstanding contracts as of Oct. 1 will tend to materially reduce the acquisition cost of new business, the report indicates.

The mortality ratio last year was 68.5 and the year before 71.3. In 1934 it was 75.6. Total income last year was $1,786,138, disbursements $1,417,707. It has $42,225,539 insurance in force.

Chidester New Iowa Head of Woodmen of the World

A. E. Chidester of Ottumwa, Ia., was elected head consul of the Iowa-Minnesota jurisdiction Woodmen of the World at the biennial session, succeeding W. E. Solomon, Des Moines. Other officers include J. E. Paterson, St. Paul, Minn., delegate to supreme council; A. B. Porterfield, Greenfield, Ia., head adviser; Otto Reif, Arcadia, Ia., head banker; H. W. Moffatt, Boone, Ia., head clerk; J. W. Gault, St. Cloud, Minn., head escort; W. F. Hessell, Creston, Ia., head watchman; Archie Goldberg, St. Paul, Minn., head sentry; E. C. Dean, Mapleton, Ia., S. Callison, Cresco, Ia.; F. E. Crull, Davenport, Ia.; W. M. Eastling, Faribault, Minn., and William Cunnein, St. Paul, auditors.

Iowa Department Barred from Collecting Tax Levy

The Iowa department was permanently enjoined in federal district court at Des Moines from collecting 2½ percent gross premium tax from the Modern Woodmen and Woodmen of the World. A three-judge court decided fraternals are exempt from the tax. The amount involved in the two cases was about $41,000. The decree ordered the commissioner and other state officials not to cancel or revoke licenses of the two fraternals for non-payment or refusal to pay the tax, and restrained the commissioner from refusing renewal of licenses.

Fraternal Enthusiasm Is Noted at W. O. W. Gatherings

A series of 15 biennial head camp conventions of the Woodmen of the World, Omaha, which started early in March, according to President De E. Bradshaw, indicates that fraternalism is surging ahead. Much enthusiasm was evidenced at the meetings, he reported. Officers and directors of the Woodmen of the World attended all the gatherings. The sovereign camp convention scheduled to meet later in the summer, is expected to be greatest fraternal assemblage in Woodmen history. The meetings were held in Nashville, Tenn., in Los Angeles; Arizona and New Mexico members at Albuquerque, N. M.; St. Joseph, Mo., Huntsville, Ala.; Tupelo, Miss., Alexandria, La.; Nebraska, South Dakota and North Dakota members in Beatrice, Neb.; Kentucky and Indiana members in Owensboro, Ky.; Mena, Ark.; Lynchburg, Va.; Texas; Fla.; Iowa and Minnesota members in Waterloo, Ia.; Oklahoma and Kansas members in Oklahoma City; Waycross, Ga.; Orangeburg, S. C.; Hendersonville, N. C.; West Virginia, Maryland and District of Columbia members are meeting in Baltimore, April 30-May 1; New York, Connecticut and Rhode Island members in Bridgeport, Conn., May 2-4; Ohio in Toledo, May 2-4; Pennsylvania in Scranton, May 7-8; New Jersey in Atlantic City, May 7-8; Illinois in Danville, May 10-11; Michigan and Wisconsin in Racine, May 14-15.

Report on Carniolian Slovenian

The Illinois and Pennsylvania departments have made a report of their examination of the Grand Carniolian Slovenian Catholic Union of Joliet, Ill. The report is of July 1. It writes life, health and accident. The assets are $3,336,401 and surplus $450,048. This indicates the solvency ratio of 111.59. The government bonds and cash total $368,235 and the current liabilities are $33,053. Claim settlements are made promptly and in accordance with the policy provisions, the department says. The total income for the six months was $318,186 and the disbursements $241,360. Its insurance written the first six months was $425,470 and the amount in force $23,170,166. Last year it wrote $906,745. Its premium income last year was $503,404. Its policy reserves amount to $2,853,300.

Seek Dismissal of Actions

LITLE ROCK, ARK., April 29.—Motions for dismissal of five suits to collect back taxes from fraternals brought by Governor Bailey when he was attorney-general were filed by defense attorneys in Pulaski chancery court last week. The motions cited that after the suits were started the state selected complaints against three societies and agreed that findings in these cases would determine disposition of the remaining ones. The supreme court recently held that fraternals were not liable for back taxes. The societies for which dismissals were sought are Royal Neighbors, Standard Life, North American Union, Homesteaders' and National Fraternal Society for the Deaf.

Statement Is Corrected

Actuary H. T. Wolberg of the Wisconsin department was quoted as having stated in a meeting of fraternalists at Neenah, Wis., that there was $8,000,000,000 of fraternal insurance in force. He said, instead: "The Insurance Year Book for 1936 indicates that in 1905 there were 570 societies reporting $8,150,350,736 of insurance in force and in 1935 there were 266 societies reporting $6,182,537,610 in force."

MacCurdy Takes New Post

W. H. MacCurdy, assistant actuary Continental Assurance, resigned and has gone with the Railway Men's Relief Association of Muskegon, Mich., as actuary and office manager. Mr. MacCurdy was connected with the Continental Assurance for several years.

Restricts Real Estate Holdings

LINCOLN, NEB., April 29.—Insurance Director Smrha has issued a ruling that real estate acquired by reason of an investment made under section 44-312 and real estate acquired under section 44-312 of the state insurance code are subject to the provisions of the latter section and shall be disposed of within five years from the time of acquiring the same and upon proper showing such period may be extended by the department for a reasonable time not exceeding seven years. In making the ruling Director Smrha turned down the claims of several insurance companies that while real estate is not an authorized investment for domestic companies, if the company came into possession of it through foreclosure of mortgages or mortgage bonds, which are authorized under section 44-310, it could retain them indefinitely.

Unionism in Indianapolis

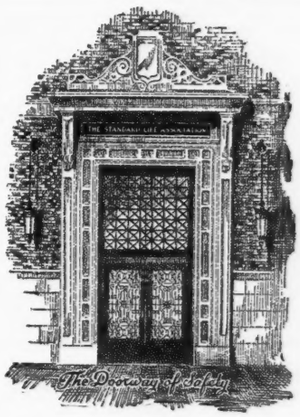
The United Insurance Agents of America is the title of a labor union organization that has been organized in Indianapolis. A similar undertaking has been started in Cincinnati. Apparently the promoters are primarily interested in signing up industrial life insurance agents. The Indianapolis concern is offering a bargain membership of $3. The regular fee is $5.

"There is no better time than now for the creation of an effective solidarity of insurance agents through uniting into an organization for the protection of their mutual interests," the membership solicitation material states. G. J. Purcell is president.

The office is at 155 East Market street. W. E. Neal and W. T. Quillin are the other directors.

Form Farm Association

DES MOINES, April 29.—A large number of insurance companies participated in the formation of the Iowa Farms Association by institutional land owners. Officers are: A. C. McGill, Equitable Life of Iowa, Des Moines, chairman; Otto Ronnigen, Ames, Ia., Mutual Benefit Life, vice-chairman; W. E. Barnes, Des Moines, Travelers, secretary-treasurer. Directors include: I. O. Copes, Sioux City, John Hancock Mutual Life; J. H. Hamilton, Mason City, Equitable Life of New York, and Joe Auner, Des Moines, Bankers Life.



Stability — Safety Performance

ASSETS
$13,750,000.00
CLAIMS PAID
$116,000,000.00

The Standard Life Association
Lawrence, Kansas

GEO. R. ALLEN, *President* — JOHN V. SEES, *Secretary*
MARTIN MILLER, *Treasurer*

Pay Standards Are Topic of L.O.M.A.

(CONTINUED FROM PAGE 1)

main place of business, in the case of a life company, its home office.

Harry Arthur Hopf, managing partner Hopf, Kent, Willard & Co., said that in a business resting on so scientific a foundation as life insurance, it is astonishing that management has not long since waked up to the importance of measuring executive accomplishments so as to provide a quantitative basis on which an effective plan of incentive compensation might be built.

"One of the important obstacles standing in the way of the stimulation of junior executives to greater accomplishment is the consciousness of inequalities in compensation," said Mr. Hopf. "Nothing has a more disturbing influence over the attitude of a junior executive than the realization that one of his colleagues engaged in comparable work and endowed with no greater ability, is being compensated on a basis materially higher than that which obtains in his case. It has been borne in upon me from long observation that such inequalities in salary are of more concern to the individual even than the question of sufficiency of his own compensation."

It is therefore of fundamental importance that salaries should accurately reflect the job's duties and responsibilities and the executive's fitness to handle it, he said. Payment of salaries predominantly on a length of service basis naturally operates against the maintenance of reasonable cost, the speaker continued, saying that it is necessary that this practice be abandoned in favor of one which will give assurance that a proper balance will be struck between incentive values and cost consideration.

He suggested that it might be more advantageous in the future to restrict the number of members of the official staff so that an executives' salary fund of fixed dimensions might be distributed among fewer participants with consequent opportunity for higher compensation to each. In setting up yardsticks of accomplishment, care must be exercised to exclude from consideration all factors whose influence or result is definitely beyond the control of the executive who is responsible, Mr. Hopf warned.

For clerical employes as well, a system of salary standardization should be put into effect and should be one which would allow for extra compensation for super-standard work. At the same time the use of such a bonus system should not permit employes to develop the belief that they have vested a right in the continuance of these contingent extra compensations.

Since clerical employes in the life insurance field, no less than any other branches of business, know little about the principles and techniques applied to the determination of their compensation, Mr. Hopf said that much misunderstanding could be cleared up if the salary committee of a life company were to include among its members at least two representatives of the clerical staff, chosen in rotation among their own number and clothed with the responsibility of interpreting to the management the point of view of their constituents.

More Are College Graduates

The increase in the number of high school graduates who go on to college instead of going to work makes it necessary for life companies to look more to the college graduate for the type of office worker recruit they would have obtained 15 years ago from the high schools, said R. R. Coombs, assistant secretary Massachusetts Mutual Life. This applies mainly to men rather than to women. The Massachusetts Mutual now takes in college men on a 6-month probationary basis. Most of this time is devoted to getting instructions in the various departments. Considerably less routine work is done by these apprentices than was formerly the case.

Many of the more promising college graduates have the impression that progress in a life insurance home office is unduly slow and that the final rewards are not commensurate with the long service period required to attain to those attractive assignments which do become available, Coombs said. There is probably a certain amount of justification for this attitude, he conceded, saying that it may inevitably require some gradual revision in order to attract and retain the degree of ability required by the growing complexities of this business.

Decries Amateur Installations

R. E. MacNeal, manager, standardization division, Curtis Publishing Co., talked on job rating and salary standardization, touching on the factors involved in determining and applying reasonable and fair standards of work. The best way to install a standardization system, said Mr. MacNeal, is to engage professional men to lay the ground work for the plan and to train thoroughly a permanent staff to continue the installation and maintenance of the system. While much can be accomplished without outside advice and guidance, little is usually accomplished this way and a lot of damage can be done by an untrained person with the best of intentions, he warned.

The engineer is free to state the facts as he sees them, whereas the inside man all too often has to let discretion be the better part of valor or risk his job, he said. Another weakness of the inside man is a tendency to study some popular plan and attempt to put it into effect whether it fits or not. Overnight miracles should not be looked for, Mr. MacNeal said, and if they are expected the best advice is to forget the whole idea as quickly as possible.

Handling "Problem" Employes

In spite of care of selecting new employes, it is a recognized fact that in all large organizations from 12 to 20 percent of the employes are problem cases, being out-and-out liabilities or potential liabilities, said Dr. Lydia Giberson, neuropsychiatrist Metropolitan Life.

"These individuals may be incompetent, ill-tempered, day-dreamers, attendance or disciplinary problems or excessive work-error problems," she said. "These constitute the 'work failures.' The employer sees them as production problems, chronic help problems, etc., and thinks of discharge, but hiring and firing is costly. The psychiatrist tries to see what is the underlying cause of failure and is especially interested in the employe's attitude towards himself, his workmanship and toward life.

"Few people fail because of poor intelligence or lack of sufficient ability to perform a given task successfully but they fail because of their inability to use properly such aptitudes and abilities as they actually possess. Mental attitude is the most outstanding cause of work failure. About 15 percent of such failures are due to physical conditions, needing urgent medical treatment and 85 percent are due to lack of specialized job abilities and definite disorders of personality. It has been found from actual experience that about 50 percent of problem cases may be salvaged."

Psychoneuroses, commonly called nervous breakdown, and maladjustments are the main causes of absenteeism, tardiness, and general inefficiency. It is at this point that the liaison between psychiatrists and personnel department should be closest so that the costly practice of hiring and firing can be materially reduced, said Dr. Giberson.

What College Should Teach

R. R. Blanchard, professor of insurance Columbia University, said the function of the university in preparing students for life insurance office work should be to teach them to think in terms of insurance, not attempting to prepare them for specific jobs nor aiming to give specialized training but rather to prepare them to receive the practical training they will get when they go to work for the company. The teaching of the job itself, he said, should be the function of the company.

The purpose of a university course, he said, should be to develop a basic understanding of insurance so that the actual work can be comprehended more rapidly and accurately. Anyone going into any kind of insurance should study all types as each form as something to offer the other lines.

Learn All General Aspects

As a basis for the study of insurance in universities, Professor Blanchard suggested that students learn its language, methods, problems and interrelationship. The latter would include the relations of each form of insurance with the other type and with the state.

Companies should distinguish between those who are taken on with the idea of making them future executives and those who will stay on the routine level. The comprehensive preliminary university training should be confined to the former type, he said.

Many Partake in Discussions

Others who spoke or took part in the former discussion included the association president, G. A. Hardwick, vice-president and comptroller, Penn Mutual Life; Miss Dorothy B. Goldsmith, personnel director, Guardian Life of New York; H. L. Rhoades, assistant to personnel officer Metropolitan Life; D. M. Stevenson, assistant secretary London Life of Canada; R. H. Stuebing, director of personnel and planning of the Union Central Life; H. E. St. Clair, associate secretary Life Office Management Association; E. D. Murphy, assistant secretary New York Life; P. L. Dickinson, Aetna Life; N. E. Horelick, director group annuities, Equitable Life of New York; W. C. Damuth, planning supervisor Home Life of New York; F. P. McGuire, attorney, Connecticut General Life; R. A. Armstrong, attorney, Massachusetts Mutual Life; W. P. Barber, Jr., associate actuary Connecticut Mutual Life; J. A. Mayer, assistant secretary Penn Mutual Life.

Jenkins With Teachers' Concern

W. A. Jenkins, associate actuary and underwriting secretary of Lincoln National Life, has resigned to join the Teachers Insurance & Annuity of New York. He will be one of the chief executives of that concern. He has been with Lincoln National seven years. He attended the University of Michigan and Harvard University and taught in the latter institution for a time.

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SALES IDEAS AND SUGGESTIONS

Knowledge Without Action Futile, Says C. O. Fischer

NEW YORK, April 29.—Sustained effort is the basis of success of every man who ever attained distinction and the best key to sustained effort is to build efficient work habits, said C. O. Fischer, vice-president Massachusetts Mutual Life, at the concluding lecture in the series sponsored by the New York City Life Underwriters Association on the technique of selling.

Mr. Fischer emphasized the uselessness of knowledge without action. Thinking is easy while action is difficult, he said, and acting in accordance with one's thought is the hardest thing in the world. The temptation is to sit in the office or to call on friendly but non-buying contacts. This is easier than trying to do business with strangers or making an effort to get names of prospects from clients.

"It is so hard to get started, to make the first few calls," he said. A survey of 6,000 salesmen revealed that their greatest difficulty was in getting going after a week-end of rest. It takes intestinal fortitude to make the first few calls. What can we do about it? Field Marshal Foch said, 'The question of victory or defeat is in the mind.'

M. I. T. Alumni Credited Success to Character

"A study of the alumni of the Massachusetts Institute of Technology revealed that only 13 percent of them attributed their success to the academic training they had received while 87 percent credited character traits they had not learned in school."

Of the five major elements in character building, Mr. Fischer said that three, heredity, environment and health, are little subject to influence but that the two other, will and habit, are responsive to effort, and these two are all important in determining the measure of a life insurance man's success. Indecision is a habit, he said, while activity builds men up. Inactivity he termed a cradle of laziness and failure.

Quotes T. A Buckner on Making Work a Habit

Quoting Chairman T. A. Buckner of the New York Life, Mr. Fischer advised making work a habit, since when it becomes a habit it is just as easy as loafing. He also recalled the statement of Vice-president F. L. Jones of the Equitable Life of New York to the effect that there can be no great success without organized routine which must become automatic.

"How fortunate we are that good habits are as hard to break as bad habits," said Mr. Fischer, commenting on the difficulties that would arise if such routine operations as dressing, eating, or driving a car had to be thought out in every detail.

"We cannot afford to wait until the spirit moves us," he warned. "We cannot rely on will power or directed effort. We must break the job down into terms of daily activity." The greatest talk I ever heard was the one Clay Hamlin made at the Toronto convention when he told of having failed twice and then made a success through rigid adherence to certain principles.

"He said that first, make each day complete unto itself; second, plan the next day's work each day; third, have a zero hour for projecting yourself into the arena of selling; fourth and most important of all, do these other three things until the habit is fixed. It may seem an almost impossible task but that is why big rewards go to the steady, earnest worker.

"It is a matter of making ourselves do things which we do not like to do. That is the test of character. We must paint a mental picture and then act it out. Doing that for 30 days means the conquest of will power over indecision."

Recalls Example of Famous Ball Player

Mr. Fischer recalled how Jimmy Collins, one-time star third baseman of the Boston Red Sox, spent two hours a day for a couple of years practicing the fielding of bunted balls to first base to perfect his technique. The speaker said he could not recall the name of a single man who did not owe his success to sustained effort, but that he had known many men who had possessed every qualification yet had failed through lack of sustained effort.

Few people, he said, have the right conception of the cumulative power of time, that is, what is learned today is at your disposal tomorrow and every day as long as you live. He suggested the maxim, "What can I do today that will make me more efficient this day and each day hereafter?" The salesman, he pointed out, not only has a job of educating and motivating his prospects but of educating and motivating himself. Knowledge is alluring and also can be taken sitting down but he urged his hearers to remember that action is the prayer that is always answered.

Remembering Names

Life men of Boston learned something of the sales value of remembering names when R. H. Nutt of the Reynolds brokerage firm, Philadelphia, one of the outstanding men in his field, called more than 100 of the men and women present by name, after having met them only at the luncheon.

Stressing the idea that a man's name is to him the sweetest and most important sound in the language, Mr. Nutt demonstrated that there's magic, personality, sure charm and sales winnings in the easy ability to recall and remember names. He astonished the gathering with his acquired ability.

New improved **settlement option** slide rule and instruction book. $1.50. Order from National Underwriter.

Valuable Tips at Cleveland

Practical sales tips and inspirational material were furnished at the monthly meeting of the Cleveland Life Underwriters Association by E. W. Owen, manager Sun Life of Canada, Detroit, and S. D. Risley, manager Metropolitan, Youngstown, O.

Discussing "Soil for the Salesman," Mr. Risley compared the life agent's job with that of the farmer, who must know when, where and how to plant seeds, how to cultivate them, and how to care for the plants until harvest time. The agent must analyze his prospective clientele as the farmer analyzes his soil; select the right "soil" for which he is best fitted to cultivate, prepare the soil for planting ideas just as the farmer prepares the soil for planting seeds.

Insurance Man's Advantage

There is a definite lesson in the systematic procedure of the farmer; but the insurance man has some advantage because he can choose his soil to a greater degree than the farmer, who must accept what is at hand.

"It is important to keep cultivating new prospect lists and not constantly calling on the same old group where the possibilties are not so good. Prospecting is essential. Have a 'get-acquainted' program by which to meet new people each week," Mr. Risley said. "Make intelligent selection of these people and learn all possible about them in order to cultivate opportunities. Make them want to listen with an open mind. Appeal through emotions and instincts but don't use sob stuff.

Approach Must Be Different

"Getting the prospect's attention and interest is all important. Remarks which will arouse curiosity are good. Make your approach a little bit different than he is used to. And remember that people like to deal with confident, successful salesmen, not the weak and unsuccessful type.

"If I had but ten minutes in which to present retirement income, I would talk chiefly on golf, travel, a little chicken farm, and what insurance would do for him, not on the mechanics of insurance.

"People buy things because they want them more than other things. Appeal to them through the emotions and stimulate that desire. Paint the picture of what insurance will do for them."

Mr. Owen spoke on "Making the Sale." Wisdom, skill and virtue are all needed in the sale of life insurance, he said. Wisdom is knowing what to do, skill is knowing how to do it, and virtue lies in doing it.

"The successful salesman is a successful thinker. If we think of big things we do big things. The mental attitude is important.

Test of a Salesman

"Salesmanship is 'taking things from where they are and putting them where they ought to be.' A salesman is only a salesman when he is selling, not when he is walking down the street discussing the weather or reading a book. He is not a salesman until he has placed the product before the prospect and asked him to buy."

There are four "twelves" in making a sale, he said, the first 12 feet and how the agent covers them under the prospect's gaze; whether the agent enters his presence like a million dollars or like 30 cents. Next, the top 12 inches of the salesman. Third, the first 12 seconds. Within that time the prospect will get his most lasting impression of the agent. Fourth, the first 12 words. So important are they that you may be branded as commonplace or interesting according to what you say. Since those first 12 words are so important, you should by all means know what you are going to say. Open one of the doors to his mind through a captivating sentence.

Get Away from Mechanics

"Too many are talking about the mechanics of insurance instead of what life insurance will do. Know how to make a strong approach and then do something about it. Things don't happen, they are brought about."

Mr. Owen was introduced by D. M. Cowan, manager Sun Life at Cleveland, and Mr. Risley by E. F. Satalia, manager Metropolitan agencies, Cleveland.

SALES IDEAS OF THE WEEK

Producers Often Ruin Sales by Time-Worn Methods

M. M. Matusoff, Mutual Benefit Life Cleveland producer, in a talk before the Cincinnati Life Underwriters Association on "Horse and Buggy methods," attacked time-worn sales methods, saying they are out of line in a modern age. Some times they make sales, but they add little prestige to the salesman.

Methods he attacked included the plea, "I want to attend my company's convention; please help me over the top," the change-in-age-idea which he admitted has brought sales, but has also lost them. He said the fact a man is a year older does not necessarily mean that he is more in the mood or financial position to buy life insurance. For example, it is a poor approach to tell him if he doesn't buy today it will cost him 60 cents more a year for the next 20 years, or $12, and he cannot afford to lose this. The agent's job is not to save him such a small amount per year but is to get at his situation and figure what he needs.

The agent should have a rough plan for his client when he goes into his office, Mr. Matsuoff said. The approach should stress what his present coverage can do. The agent should then say that he cannot formulate a complete plan at once, but he should ask to come back in a week or so with a definite outline. The prospect feels the agent is doing something for him and not to him. Mr. Matusoff pointed out it is hard for a man to refuse another person who is making a definite effort to serve him.

In closing Mr. Matsuoff cautioned agents not to forget the smaller man outside the executive's office. Many life men overlook him, and he will appreciate an agent's giving him service in making his money provide security.

Mr. Matusoff last year produced more than $500,000 of paid for business.

* * *

Do Not Sell Enough

"We underwriters are still under the indictment of not selling enough life insurance when we consider the number of available prospects," said George E. Lackey, Massachusetts Mutual general agent, Detroit, at the April meeting of the Oklahoma Association of Life Underwriters. Mr. Lackey was formerly president of the Oklahoma association. "Our job is to teach the young people to combine time with dollars in their life plan and adopt the same plan ourselves. We must make the people believe in income rather than property. America is fast becoming income conscious and the people are learning that they do not need principal but that they do need income." He cited every one who can put away a dollar a week as a prospect for life insurance, adding that a smart agent does not pass up the $1,000 policies, because the buyer of a small policy is apt to become the owner of a $25,000 or greater policy later. Everyone begins with a $1,000 policy.

* * *

Effective Prospecting

"Prospecting that brings more and better sales" was the subject used by Bert C. Nelson, agent of the Northwestern Mutual Life, in his address before the monthly meeting of the Peoria Life Underwriters Association.

In citing the requirements in selling life insurance, Mr. Nelson included prospecting, qualifying, organizing, cultivation, interviewing and keeping records. Mr. Nelson said about 90 percent

of the success in life insurance depends on "our job as to prospecting and our mental attitude as it relates to prospecting." He suggested that agents find prospects among personal acquaintances and he urged them to be "joiners"; to contact only friends with whom their personality clicks.

"A man who is alert to insurance situations will be a success in the business," he said. "We must be sincere, we must give intelligent life insurance service and win confidence of our clients. Be cheerful, and optimistic always. Try to be a good fellow at all times—a regular fellow—be human. Keep physically fit, get eight hours sleep, look successful, keep smiling always, be courteous and you will find these assets will pay big dividends.

"Avoid discouragement—the sun will shine again—anyone can quit, only game fish swim upstream. Most important, have a firm conviction that life insurance is the world's best investment. Buy yourself — practice what you preach."

National Trends Affecting Investments of Companies

(CONTINUED FROM PAGE 2)

at the Life Presidents meeting in December that a compulsory minimum surrender charge be made in connection with determining cash surrender values instead of a maximum as at present. Mr. Arnold said this is a constructive approach to an important problem and merits serious consideration.

Important changes in the composition of assets of life companies have occurred in the period 1931-1936, Mr. Arnold said. He cited aggregate figures of 49 companies published by the Life Presidents Association noting great increase in government obligations held. An unusual scarcity of new corporate issues suitable for life company investments was one factor responsible for this trend, and federal government activities in mortgage lending tended to limit opportunities of private lenders.

Compelled to Invest in Federal Securities.

Thus life companies were compelled to rely on bond and note issues of federal government to absorb rapidly mounting life insurance funds, this appearing to offer the logical investment outlet during the last five years because of the abundant ready marketability and intrinsic investment worth.

The heavy tide of foreclosures of real estate mortgages greatly increased the amount of real estate held by life companies, but Mr. Arnold said they need not be perturbed over this situation as improvement in general business inevitably will bring about increased demand for real estate and the values will rise. The trend in this direction has been apparent for some time. He presented a tabulation showing the change in assets of the 49 Life Presidents companies illustrating the points he made in his address.

Federal Agencies Charged with Many Bond Defaults

(CONTINUED FROM PAGE 1)

amount of insolvencies of other state institutions, such as banks, trust companies, etc., under the control and regulation of the state, together with tax moratoria and other similar remedial legislation.

He criticised RFC loans to drainage and other similar districts as being authorized on the condition the districts be in default and there be a scaling of the bonds, the natural result of which, he said, is to encourage defaults and promote repudiation in hope of procuring the loan and scaling the debt.

A compilation by the "Bond Buyer," he said, shows 568 reclamation and other similar districts in default March 1, 1935, the number increasing to 772 by April 10, 1936, and 833 by Aug. 1, 1936, an increase of about 47 percent in less than 18 months. He said 491 are RFC drainage, etc., district loans approved to Feb. 20, 1937, total $114,970,155, with which to satisfy $248,986,560 of bonds, a cut of $134,016,405, or loss of more than 50 percent of bond owners' holdings through default and repudiation encouraged by the government lending agencies.

Conservation Is Urged by Duffield

(CONTINUED FROM PAGE 1)

afford them," he said, "our work has only begun. As we stand on the peak, we only see the broader field. Those who need us call for our best efforts. There is no rest for us while human need calls."

Commenting on authors who have criticised expense and waste in connection with life insurance lapsation, particularly first year lapses, Executive Vice-president Franklin D'Olier said that there is no such thing as an attitude of smug complacency at the Prudential, but that the company is anxious to effect improvements where they are indicated. He said that even assuming that 99 percent of the criticisms are unfair and unjust, the company is approaching them with an open mind.

Interest Rate on Loans

J. F. Little, vice-president and actuary, spoke on the reasons why 6 percent is an entirely proper interest rate for a life company to charge on policy loans, even though current rates may at times be below this figure. Policy loans, he pointed out, differ from all other loans in that they are mandatory upon the company whereas any other lender is privileged to refuse a loan; no date for repayment is specified on the contract and the policyholder is permitted to repay all or part of the loan at any time he chooses, nor need he give any notice of his intention to do so.

No matter what the level of interest rates may be, the company may not charge more than 6 percent. The average loan is small, making it expensive to handle. A study showed that $19,000 loans on the company's books were so small that interest is less than $1 a year. While a bank could refuse to handle such a small loan the company cannot. Mr. Little said he believed that as time goes on, the 6 percent rate will be looked upon by the public as being entirely reasonable. Other speakers were H. B. Sutphen and R. H. Bradley, vice-presidents.

Following the general session with which the conference opened Monday morning the managers divided into various group meetings in Newark and New York City. The conference concluded with the banquet last night. Speakers were Mr. Duffield, Dr. H. N. Davis, president Stevens Institute of Technology, and the Rev. Archibald Black, pastor First Congregational Church, Montclair, N. J.

Broaddus Agency Activities

The L. S. Broaddus agency Guardian Life, Chicago, will hold a banquet May 1 at the Medinah Club for producers and their wives, to mark the officers first anniversary. Vice-president J. A. McLain will attend.

The Broaddus office started a year ago from scratch and now has 18 producers. During the 24-hour drive April 10 to mark the Guardian's 77th anniversary, the office turned in 23 applications for $82,000, third among the agencies.

On May 11 a course for brokers and agents will begin, to run from 5 to 6 p. m. Tuesdays and Thursdays. L. H. Forbes, assistant manager for brokerage, tax and estate planning, will have charge. He was appointed recently after having been educational director Continental Assurance.

A. C. Becker, 70, for 42 years an agent of the New York Life, died at his home in Milwaukee after an illness of two years.

ANSWERS

Question.—In the March edition of the "Ohio Schools" (official journal of the Ohio Educational Association) appears an article entitled "A Study in Insurance" by R. L. Morton, Ohio University. If this article has not come to your attention you may easily measure its worth from the two following sentences: "Life insurance is the only form of investment in which one's savings are lost to his estate in the event of his death." "Perhaps you haven't but to remind him that most insurance policies lapse long before they are 'paid up' or the insured dies."

Of course such statements are utterly absurd to the insurance informed but to the average school teacher they may mean a great deal of harm and I believe should not go unchallenged especially since the editors invite opinions differing from the author.

Are there any available figures on just what the lapse ratio is for all companies? We will admit there are too many lapses but I am quite sure it is far from "most policies."

Answer—To anyone at all conversant with life insurance practice, the statement that it is the only form of investment in which one's savings are lost to an estate in the event of death assumes a most ridiculous position. On the other hand probably life insurance is the safest form of investment where savings are conserved to an estate in the event of death. It is difficult to establish a standard for lapses. For instance, a medium sized company in the central west whose lapse ratio might be larger than an older, larger and more seasoned company, furnishes the following figures as to terminations and surrenders. Take its business in force at the end of 1932, its lapse ratio was 22.8. The next year it was 15.8; in 1934, 12.8; in 1935, 12.13; in 1936, 9.7 and for the first three months of this year 8.8 percent.

The other day President Linton of the Provident Mutual worked out the average life of an ordinary life policy. We have often seen the statement that the average life of a policy is seven years. Mr. Linton shows that the average life of an ordinary life policy is between 15 and 16 years. The average life of a higher investment form, of course would be longer.

* * *

Question—In one of your issues many months ago you mentioned the number of life companies that received government aid during the depression. Can you give me the number of companies and the amount involved?

Answer—We do not recall just when we had anything about the number of life companies that received government aid during the depression. We would suggest that you write to the Reconstruction Finance Corporation, Washington, D. C., and get an official report. Undoubtedly it has the statistics and will be glad to furnish them to you.

PERSONALS

S. B. Lacy of Denver, president of the Colorado Life, was married in a Chicago suburb last week to Miss Mabel Linn, daughter of the late Mr. and Mrs. W. R. Linn. The ceremony took place at Pointed Roofs, the Lake Bluff home of the bride's brother and his wife, Mr. and Mrs. Howard Linn. Rev. Oliver Brackett of the Lake Forest Presbyterian Church officiated.

Winners of the $500 prize, offered personally by President Guy W. Cox of the **John Hancock Mutual Life** for an official company song, are announced. They are Charles Jacobs of the Harry Gardiner general agency in New York City, and his wife, Effie Kalisz Jacobs. Both Mr. and Mrs. Jacobs were born in London and came to America in 1931. Both had musical and theatrical careers, Mrs. Jacobs being well known in England as a child prodigy who gave her first piano recital at the age of six. She abandoned her musical career when she married Mr. Jacobs at the age of 16 but resumed it 10 years later and made her American debut in March, 1931, at Town Hall, New York. She has been heard often since in radio recitals over stations WJZ, WEAF, the NSC Music Guild, and WOR's Famous Pianist Program.

Mr. Jacobs organized and manager Centrosoyus England, Ltd., (Russian Cooperative Societies) and A.R.C.O.S., Ltd. (Soviet Government Purchasing and Selling Department of Russian Trade Delegation). After coming to America, he was introduced to General Agent Harry Gardiner by the late Fred Woolf whom he had met in Europe, and joined the Gardiner agency in 1935.

J. B. Clarke, 71, Chicago, retired general agent and supervisor, died suddenly at his home. He was at one time Guardian Life general agent at Lincoln, Neb., and had been supervisor of the old Security Life. In his later years he was a broker.

G. W. Williams, assistant secretary Prudential since 1929, retires at the end of this month after more than 41 years of service, most of it in the production branch. He has directed the selling problems of Prudential men in virtually every state in the Union.

Reappearance of Aviation Practices Manual Welcomed

NEW YORK, April 29.—Giving in complete but condensed form the life insurance underwriting practices of 34 companies on aviation risks, a booklet has been issued by Gerald A. Eubank, manager Prudential, New York City. The reappearance of this manual will be welcomed by agents whose prospects or clients do any flying. The manual gives the probable action of each on various questions relating to flying, scheduled or otherwise.

Mr. Eubank finds that neither the total nor partial aviation exclusion form may be used in Illinois, Michigan, Minnesota, North Dakota, Oklahoma, South Dakota and Texas. The result of court action in certain states would be doubtful in event of claim under a policy in which either the total or partial exclusion riders had been attached. Those states are: Idaho, Indiana, Kansas, Louisiana, Missouri, Nebraska, Ohio, Pennsylvania, Tennessee, and Wyoming. However, those states and all others not named in the first list will approve both forms of rider.

For most of the companies operating in New York the answers to these questions are given:

"Do you use an exclusion rider providing coverage for only scheduled flying? Does your accidental death benefit provision cover scheduled flying? Does your disability benefit exclude any aviation hazards? Do you grant extended insurance in cases where an aviation extra is imposed? Do you charge a lower extra premium on endowments than on whole life?"

Then there is given the underwriting treatment of the individual companies on various classes of persons in the aviation industry.

Mr. Eubank is located at 40 Wall street.

Phoenix Mutual Convention

AUGUSTA, GA., April 29.—The Phoenix Mutual Life is holding a managers conference this week. President A. M. Collens, Vice-president M. C. Terrill, Vice-president and Agency Manager D. G. Hunter, Assistant Agency Manager J. A. Giffin, Agency Secretaries H. C. Skiff and Irving E. Partridge, Jr., and Advertising Manager C. T. Steven are on from the home office.

The NATIONAL UNDERWRITER

37th Annual Tabulation

● The National Underwriter—Insurance Press computations show the following summation of life insurance distributions in 1936 by insurance organizations operating in the United States and Canada and the United States Veterans Bureau and the Returned Soldiers Insurance of Canada:

1. Death claims	$1,059,398,645
2. Matured endowments and annuities	315,123,697
3. Disability claims and additional accidental death benefits	128,475,701
4. Payments for premium savings (dividends to policyholders) and for cash surrender values	1,326,302,095
Grand Total, 1936	$2,829,300,138
Five Year Total	$15,862,451,338

• 1937 •

LIFE PAYMENTS NUMBER

WHEN considering the progress of Life Insurance, remember the important part played by the men in the field—the agents. They have brought 64 million policyholders into a voluntary cooperative relationship.

The agents have helped these policyholders to get the most out of life insurance. As it is flexible, modern agents make possible the fulfillment of hopes and ambitions by adapting Life insurance to the needs of their individual policyholders.

The efforts of the agents are missionary in character because they tend to strengthen the foundations of society — the home, community and business. They are engaged constantly in helping to improve standards of Life Insurance service to the public.

METROPOLITAN LIFE INSURANCE COMPANY

Frederick H. Ecker — ONE MADISON AVE. — Leroy A. Lincoln
Chairman of the Board NEW YORK, N. Y. *President*

The National Underwriter

LIFE INSURANCE EDITION

Succeeding

THE INSURANCE PRESS

Life Insurance Distributions Number

In Two Parts
Part Two

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Payments Near Three Billion in 1936

• Life Insurance Companies Report on Distribution •

• Last year life insurance payments in the United States and Canada totaled $2,829,300,-138. This meant that during each minute of every working day life insurance companies were paying policyholders and beneficiaries $19,247. Of the grand total 62 percent went to living policyholders and 38 percent to beneficiaries. Death claims paid totaled $1,059,-398,645 in 1936; matured endowments and annuities, $315,123,697; disability claims and additional accidental death benefits, $128,475,701; payments for premium savings and cash surrender values, $1,326,302,095.

• During the last five years life insurance companies paid policyholders and beneficiaries $15,862,451,338, nearly half as much as the entire national debt. However, if this life insurance money had not been paid, the national debt would probably have increased more rapidly as $15,800,000,000 in life insurance money played a far reaching part in relieving financial difficulty. Many of those persons who were forced to fall back on their life insurance resources otherwise would have been thrown on government and private charity.

The peak of the life insurance payments was reached in 1932 when $3,557,747,881 was paid out by life insurance companies. The total was slightly less in 1933, being $3,465,-224,187, and in 1934 it was still over the $3,000,000,000 mark. The gradual reduction in life insurance payments to $2,908,653,202 in 1935 and $2,829,300,138 in 1936 has been due to the improvement in general economic conditions which in turn has relieved the demand for cash surrender values by those who have been forced to fall back upon their life insurance.

The depression accentuated the demand for cash values and the $1,589,000,000 cash surrender value and dividend total in 1931 increased sharply to $2,088,000,000 in 1932, followed by another $2,000,000,000 year in 1933. In 1934 as the result of improved conditions the total declined to $1,715,000,000 and has steadily decreased to $1,450,000,000 in 1935 and $1,326,000,000 in 1936.

• The payments made through death claims, matured endowments and annuities have remained rather steady during the last five years, totaling $7,227,665,895 or an average of $1,445,000,000 a year. The largest total in death claims and matured endowments and annuities was in 1936 when the aggregate was $1,502,998,043. The payments were constant during the five year period, being $1,469,000,-000 in 1932, $1,411,000,000 in 1933, $1,386,000,-000 in 1934 and $1,457,000,000 in 1935.

• Despite the fact that the life insurance companies were paying out nearly $3,000,000,000 to policyholders and beneficiaries, the total assets increased from $24,857,102,403 in 1935 to $26,618,068,953 in 1936. On Dec. 31, 1936, there was $110,730,831,607 total insurance in force, according to the Unique Manual Digest published by THE NATIONAL UNDERWRITER. This is the first actual figure available. Ordinary life in force totaled $79,420,661,940, industrial, $19,234,347,644, and group, $12,075,-822,023.

The strength of life insurance organizations is evidenced by the $18,919,501,984 net reserve maintained on life insurance in force and a $2,400,744,524 reserve for annuities. Last year life insurance premium income was $3,-869,526,736. The total income was $5,680,004,-615. In 1936, $15,726,340,514 new business was written and a gain of $4,216,966,678 was made in insurance in force.

• Life insurance companies paid $23,679,066 in double indemnity claims in 1936 compared to $21,691,081 in 1935.

Permanent total disability claims totaled $104,796,635 in 1936, a sharp increase over the 1935 total of $96,656,355.

• There was one $2,000,000 life insurance claim paid in 1936, two $1,000,000 to $2,000,-000, 13 from $500,000 to $1,000,000, 20 from $250,000 to $500,000, 85 from $100,000 to $250,-000, 256 from $50,000 to $100,000 and 255 from $50,000 to $30,000.

• New York led the states in life insurance payments last year with $505,000,000, a per capita payment of $39.04. Pennsylvania came second with $281,000,000, a per capita payment of $27.72. Illinois was third with $227,-500,000, a per capita payment of $29. Ohio came fourth with $171,400,000, a per capita payment of $25.53. Massachusetts was fifth with $141,-600,000 and a per capita payment of $32. With a total of $134,700,000 California ranked sixth with a per capita payment of $22.23. It was followed by New Jersey with $134,300,000, $31.03 per capita; Michigan with $93,300,000, $19.51 per capita. Missouri, $81,300,000, $20.53 per capita. Texas came 10th with $67,800,000, per capita payment of $11.08.

Idaho showed the largest percentage gain among the states with a 12 percent increase, followed by Arizona with 7 percent gain, New Mexico and Arkansas 4 percent, Minnesota 3 percent, Massachusetts and Florida 1 percent, and Missouri ½ percent gain.

The largest per capita payments were in the east, New York leading with $39, followed by

37th Annual Tabulation

• The National Underwriter—Insurance Press computations show the following summation of life insurance distributions in 1936 by insurance organizations operating in the United States and Canada and the United States Veterans Bureau and the Returned Soldiers Insurance of Canada:

1. Death claims	$1,059,398,645
2. Matured endowments and annuities	315,123,697
3. Disability claims and additional accidental death benefits	128,475,701
4. Payments for premium savings (dividends to policyholders) and for cash surrender values	1,326,302,095
Grand Total	$2,829,300,138

Rhode Island with $38, Connecticut and Massachusetts with $32 and New Jersey $31.

● New York led the cities in payments with $150,131,000, Chicago came next with $104,310,000, followed by Philadelphia with $34,688,000, Brooklyn $33,166,000, Pittsburgh $29,931,000, Los Angeles $27,420,000 St. Louis $24,448,000, Detroit $23,878,000 and Cleveland with $21,405,000. There were 21 cities receiving $10,000,000 or more and 146 in the $1,000,000 class.

● Other prominent people leaving large sums of life insurance are: Seymour W. Backus, vice-president Backus-Brooks Co., Minneapolis; John W. Barton, head of Ward Belmont College, Nashville; Sidney J. Baumann, New York City furnitureman; A. S. Belber, Belber Bag & Trunk Co., Philadelphia; Walter Booth, Milwaukee shoe manufacturer; Ward M. Burgess, New York City manufacturer; James R. Cravens, Cravens, Dargan & Co., Houston; W. B. De Yampert, Wilmot, Ark. planter and merchant; F. W. Dohrmann, Jr., San Francisco hotel supply distributor; Dudley M. Dorman, president of Western Dairy Products, Los Angeles.

More outstanding men who believed in life insurance and left substantial sums were: Joseph Eskin, Nashville dry goods wholesaler; Adolph Finkler, Milwaukee tanner; Fred F. French, New York City realtor; Julius A. Goldberg, Chicago shoe merchant; Richard H. Green, Jackson, Miss., wholesale grocer; Percy H. Hammond, New York City dramatic critic; Frank O. Hart, Sharon, Conn., oil company president; Wilbur C. Hawk, Amarillo, Tex., publisher; Augustin Hendricks, Grand Rapids, Mich. furniture manufacturer; Charles W. Higley, president Hanover Fire Insurance Co., New York City; Edwin G. Howard, Los Angeles dental supply manufacturer; John F. Huckel, Fred Harvey Co., Kansas City; Joseph C. Jacobson, New York City shirt manufacturer; W. H. MacAfee, Pittsburgh banker; J. L. Mapes, Beaumont, Tex., publisher; Shearn Moody, vice-president American National Insurance Co., Galveston; William H. Sargent, president Massachusetts Mutual Life Insurance Co.; Thomas J. Tyne, vice-president National Life & Accident Insurance Co., Nashville; and Fred R. White, Cleveland manufacturer. Other prominent persons leaving life insurance are listed on the next page.

Several women were among those who left large sums of life insurance in 1936. They are: Mrs. Harriet S. Campbell, San Diego; Mrs. Anna B. Faust, St. Louis, daughter of the late Adolphus Busch, brewer; Anna McIntyre, Detroit, and Irene M. Rittling, Buffalo.

An important function of this Life Payments Number is that it substantiates the fact that life insurance offers one of the soundest investments available. It proves that people who are saving through life insurance for a rainy day are showing great wisdom, and that rainy day is occurring frequently in all sections of the country, as these payments attest.

These life payment figures demonstrate the modern application of life insurance: to protect those who die too soon or live too long. Approximately half the total payments went to families of those whose earnings were cut short by death, and the other half to living policyholders. The latter is in the form of cash values accumulated over a period of years which can now be used as retirement funds.

● The value of this Life Payments Number is that it shows the widespread distribution of payments. Each of the 300 life insurance companies pays many impressive claims and the large sums of life insurance left by a few individuals attract much attention, but the important thing is that the life insurance money is being paid to individuals in all walks of life in every section of the country. Life insurance money was distributed in the large cities and in the small towns, many of which the average person never heard of before. A study of this issue shows how life insurance penetrates the uttermost corners of the country. All classes of people from laborer to capitalist have found the solution to their individual security problems through life insurance.

● Security is the dominant aim in the world today although the means of accomplishing it vary. Life insurance plays an important part in providing individual security in the United States and is a decided factor in maintaining our democracy. It is a great stabilizing factor because the life insurance policyholder participates directly in the economic life of the nation. Life insurance reserves are invested in various business and industrial enterprises so that the life insurance policyholder not only participates in the security provided by life insurance, but he aids in stimulating the prosperity of the nation as well.

The important part that life insurance played during the depression and in the years following in assuming much of the burden of public welfare, has been a great aid to state and national governments. "For every person receiving old age disability or other similar insurance benefits, the state is spared that much expense for public welfare," said Governor M. Clifford Townsend of Indiana in commenting upon the life insurance payments. "If every person was able and felt an obligation to make some provision for his family or himself in the event of death, old age or disability, there would be little need for government financed welfare aid."

"I agree with the man who is not only glad to pay his government social security levy, but in addition wants his family to have more than the average security and invests in insurance," Governor Townsend declared.

● In analyzing life insurance death payments, one is impressed with the inadequacy of the average man's life insurance to care for his family. Every dollar of life insurance money, no matter how few, is of great value to a bereaved family adjusting themselves and providing a living for the future. In the majority of cases the family has to use this money to prepare themselves to earn their own living. In some cases the life insurance money only provides sufficient funds to pay funeral expenses and clean up hospital and doctor bills and perhaps make a payment on the mortgage. However, it helps in giving the family a new start and from the cleanup fund standpoint life insurance is very important. However, it is desirable that a man should provide more adequately for his family, especially while the children are young, so his wife won't have to go out and work in order to supplement the family income.

Although it is impossible for most people to provide an ideal life insurance program so as to make certain the family can go on living in the same way as they did before, it is possible for a man through income options added to his policy to provide that his wife will be paid the insurance money over a period of years. One beneficiary writes that she would have had to go to work if it hadn't been for the insurance as her son is only 11 years old. However, the insurance was planned so that she can have an income during the boy's adolescence until he is able to get a job and make a living.

Life Insurance Totals in 1936 Reported

Admitted Assets	$ 26,618,068,953
Capital	146,362,122
Unassigned Surplus	976,389,521
Contingency (Surplus Funds Set Aside)	602,259,548
Net Reserve (Life)	18,919,501,984
Net Reserve (Annuity)	2,400,744,524
New Premiums (Life)	334,827,630
Renewal Premiums (Life)	2,297,077,782
Industrial Premiums	674,373,144
New Premiums (Annuity)	308,844,431
Renewal Premiums (Annuity)	155,037,170
Disability, Double Indem. Prems	99,366,579
Total Premium Income	$ 3,869,526,736
Total Income	5,680,004,615
New Business	*15,726,340,514
Net Increase in Force	4,216,966,678
Total Insurance in Force:	
Ordinary	79,420,661,940
Industrial	19,234,347,644
Group	12,075,822,023
Total	$110,730,831,607
Annuities Issued (Annual Payments)	79,733,996
Annuities in Force (Annual Payments)	548,808,803
Average Ratio of Net Interest to Mean Invested Assets	3.92%
Average Monthly Ratio	54.1%

*Includes $320,593,259 received through mergers and reinsurances.

—From the reports of 269 companies compiled by the Unique Manual-Digest published by the National Underwriter.

Insurance Payments for Five Years

	Death Claims, Matured Endowments, Annuities, etc.	Dividends Cash Surrender Values	Total Payments
1932	$1,469,321,038	$2,088,426,843	$3,557,747,881
1933	1,411,187,914	2,054,036,273	3,465,224,187
1934	1,386,215,394	1,715,310,536	3,101,525,930
1935	1,457,943,506	1,450,709,696	2,908,653,202
1936	1,502,998,043	1,326,302,095	2,829,300,138
Total	7,227,665,895	8,634,785,443	15,862,451,338

Prominent Life Payments in 1936

A PARTIAL LIST OF INSURED

Donald P. Abbott, Chicago, Physician.
James M. Acklin, Toledo, Pres. Acklin Stamping Co.
Thomas J. Agnew, Tuckahoe, N. Y., Dentist.
Alfred C. Albin, Newman, Ill., Farmer.
Wm. G. Albrecht, Baltimore, Prop. Albrecht Bookbindery Co.
Edgar Alexander, Atlanta, Retired.
Milton Hoy Alford, Duncan, Miss.
Alfred Alsaker, Chicago, Electrical Engineer.
Bruno F. Andresen, Chicago, Pres. of Club.
Champe S. Andrews, Hamden, Conn., Vice-Pres. Natl. Folding Box Co.
Elwood W. Ankrum, Highland Park, Ill., Executive.
Christopher Armstrong, Chelmsford, Mass., Ginger Ale Manufacturer.
Nathan K. Aranoff, Retired Bookbinder.
Sigmund Arnstein, New York City.
Samuel Ayres, Kansas City, Mo., Physician.

Jesse Baar, New York City, Stock Broker.
Wilgus Bach, Jackson, Ky., Physician.
Irving Bachrach, New York City, Realtor.
Alfred C. Backer, St. Louis, Mo., Former Washington, Mo., Miller.
Seymour W. Backus, Minneapolis, Vice-Pres. Backus-Brooks Co.
A. Barry Bacon, Marshfield, Mass., Official for Chandler & Co.
Joseph Badaracco, Jr., St. Louis, Gates Auto Laundry & Supply Co.
James Madison Baird, Columbus, Ga., Physician.
Harold D. Baker, Phoenix, Ariz., Secy. Phoenix Wood & Coal Co.
Ernst Herman Balzer, Robstown, Tex., Cotton Ginner.
Wm. H. Baltzer, Clarksdale, Miss.
Charles R. Barnett, Tisbury, Mass., Civil Engineer.
Nathan Barr, Baltimore, Jeweler.
James Hill Barrett, Kerrville, Tenn., Merchant.
George Bartol, Cleveland.
John W. Barton, Nashville, Tenn., Head of Ward Belmont College.
Guy F. Bassett, Ft. Wayne, Ind., Prop. Dependent Cooperage Co.
Carl Philip Bauer, Chicago.
Henry Bauer, Atlanta, Ga., Secy. Atlanta Paper Co.
Sidney J. Baumann, New York City, Pres. L. Baumann Furniture Co.
Walter C. Bayliss, Taunton, Mass., Director.
John T. Beasley, Terre Haute, Ind., Pres. Ind. Gas Utilities Co.
Robert G. Becker, Chicago, Building Mgr.
Morris W. Beder, New York City.
Charles F. Beech, Pittsburgh.
Aaron S. Belber, Philadelphia, Mgr. Belber Bag & Trunk Co.
Oliver Belden, Lewiston, Mont., Attorney.
Joseph C. Bell, Montclair, N. J., Secy. North Essex Buick Co.
Wm. J. D. Bell, Lynchburg, Va., Asst. Secy. Quinn Marshall Co., Wholesale Dry Goods.
Samuel R. Benedict, Birmingham, Ala., Physician.
Adolph Berg, Melrose, Pa.
Nathan B. Berger, Pikeville, N. C., Banker.
Howard L. Beye, Iowa City, Ia., Physician.
Carl C. Biehl, Galveston, Tex., Steamship Agent.
Ralph T. Birdsey, Macon, Ga., Treas. Birdsey Flour Mills.
Wm. T. Bishop, Jr., Bel Air, Cal.
Hallie C. Blake, Lexington, Mass., Piano Dealer.
Arthur A. Bleck, Sheboygan, Wis., Vice-Pres. H. C. Prange Co.
Max Bleyer, New York City, Paper Mgr.
Herman H. Bloedel, Milwaukee, Wis., Jeweler.
Philip E. Blum, Dansville, N. Y., Treas. Blum Shoe Co.
Henry J. Boertha, Detroit, Retired.
Gus V. Bohnet, San Antonio, Tex., Mgr. Bohnet's Bakery.
Aime' Bonin, Woonsocket, R. I., General Mgr.
Arthur Booth, Aspinwall, Pa., Company Pres.
Walter Booth, Milwaukee, Pres. Walter J. Booth Shoe Co.
Leonard B. Botfield, Merian, Pa.
Ralph Bottorff, Grand Rapids, Mich., Chicago Mill & Lumber Co., Salesman.
Paul M. Bowen, Detroit, Vice-Pres. Standard Accident Ins. Co.
Ira C. Bower, Denver, Midwest Steel & Iron Works.
Charles H. Boyle, Memphis, Investment Banker.
Ulysses S. Brandt, Columbus, O., Pres. Ohio State Life Ins. Co.
Sidney Braude, Chicago, Secy. Emil Braude & Sons Wholesale Jewelers.
Edward P. Brennan, New Haven, Conn., Secy. New Haven Malleable Iron Co.
Stephen K. Besee, Syracuse, N. Y., Automobile Dealer.
Samuel Brody, Brooklyn, Merchant.
Gerald Brooks, New York City, Broker.
Henry Harlow Brooks, New York City, Physician.
James W. Brooks, Chicago, Judge.
Chas. H. Brough, Washington, D. C.
John L. Brown, Sr., Fort Valley, Ga., Realtor.
Ralph H. Brown, Denver, Col., Merchandise Broker.
Woodward P. Brown, Applewold, Pa., Prop. Music Store.
Geo. P. Buck, Joliet, Ill., Buck Werden Co. Building Materials.
Charles P. Bullard, Kew Gardens, N. Y.
Ward M. Burgess, New York City, Manufacturer.
Edmund M. Burke, New York City.
Morris Burke, Cleveland Heights, O., Realtor.
Morris M. Burke, Chicago.
Rodney B. Burdine, Miami Beach, Fla., Pres. Burdine's, Inc. Depart. Store.
Walter S. Butterfield, Detroit, Pres. of Theatres.
R. B. Butterworth, Chatham, N. J., Retired.
Isaac W. Byers, Chicago, Manager.

Manfred Call, Richmond, Va., Physician.
Coleman D. Calloway, Lexington, Ky.
Wm. C. Camp, Richmond, Va., Retired.
Mrs. Harriet S. Campbell, San Diego, Cal., Pres. Sefton Investment Co.
Hyman Capin, Tucson, Ariz.
Wm. L. Carey, Omaha, Pres. Allied Contractors Inc.
Proctor Carr, Buffalo, Vice-Pres. Buffalo Bolt Co.
Wm. H. Carter, Beckley, W. Va., Retired Lumberman.
Edward A. Cary, Beaumont, Tex., Gen. Mgr. Gulf Coast Trading Co.
Clyde L. Chamberlin, Bloomfield, N. J.
Roy D. Chapin, Grosse Pointe Farms, Mich., Pres. Hudson Motor Car Co.
Edward T. Chapman, Hollywood, Cal.
Joel O. Cheek, Nashville, Retired.
David L. Clark, Denver, Osteopathic Physician.
Joseph O. Clark, Glen Campbell, Pa.
Olen A. Clark, South Bend, Ind., Restaurateur.
Harry Y. Clawson, Philadelphia.
Arthur F. Cleveland, Spartanburg, S. C.
Joseph F. Cloud, Cincinnati, Insurance Agt.
George L. Cloutier, Lewiston, Me., Coal Dealer.
Henry F. Cochrane, Hewlett, N. Y., Attorney.
Walter E. Cookroft, Watsonville, Cal.
Sylvester B. Coen, Providence, R. I., Pres. Barrington Steam Brick Co.
Michael Cohen, New York City.
Nat Cohen, Norfolk, Va., Merchant.
Wiley Lee Coleman, Jr., Fort Worth, Stationery—E. L. White & Co.
Wm. B. Coley, New York City, Physician.
W. M. Collins, Chevy Chase, Md.
Samuel Calvin Confer, Minnetonka Beach, Minn., Realtor.
Robt. F. Conner, Parkin, Ark., Farmer.
Bernard P. Connolly, Scranton, Pa., Pres. Connolly & Wallace Co. (Dept. Store).
Wellington J. Conover, Evart, Mich., Physician.
Max A. Conrad, Winona, Minn., Pres. Conrad Fur Co.
Joe Q. Cook, Pine Bluff, Ark., Pres. Joe Q. Cook & Son Wholesale Grocers.
George Corey, Lawrence, Mass., Provision Merchant.
Robert E. Costello, Norwood, Mass., Company Pres.
Albert I. Couch, Lawrence, Mass., Banker.

Over 128 Million Paid on Special Forms

PERMANENT disability claims in 1936 amounted to $104,796,635, compared to $96,656,355 the year before.

Life insurance companies paid out $23,679,066 in double indemnity payments in cases of accidental death in 1936. This is an increase from the $21,691,081 total in 1935.

Harry W. Cozard, Rock Island, Ill., Pres. Bituminous Casualty Corp.
Claude Craig, Gastonia, N. C., Cotton Broker.
James R. Cravens, Houston, Exec. Cravens, Dargen & Co. (Insurance).
Walter C. Crenshaw, Richmond, Va., Secy. Crenshaw Currie & Co. Fruit.
Harold S. Cross, Philadelphia.
Ralph L. Crow, Rye, N. Y., Builder.
Townley Culbertson, Kansas City, Mo., Pres. Keystone Mortgage Inv. Co.
Roy Gustav Cullen, Houston, Executive.
Waldo E. Cummer, Jacksonville, Fla., Secy. & Treas. Cummer Lumber Co.
Samuel R. Cunningham, Oklahoma City, Physician.
Raymond A. Curlee, Waukegan, Ill., Pharmacist.
Charles Curtis, Washington, D. C., Attorney.

Alexander D'Angio, Brooklyn.
Frederick B. Davies, Pelham, N. Y.
John R. Davies, Jr., Duquesne, Pa.
Robert L. David, Farmville, N. C.
Frank L. Davis, Bettendorf, Ia., Company Secy.
James E. Davis, McAlester, Okla.
Harry C. Denison, New York City, Dept. Mgr.
Jos. P. Devine, Cincinnati, Gen. Agent Union Central Life Ins. Co.
Wm. B. DeYampert, Wilmot, Ark., Merchant & Planter.
Joseph F. Dickmann, St. Louis.
Fred C. Dickson, Carmel, Ind., Pres. of Trust Co.
Irwin A. Diener, Reading, Pa., Pres. Royal Underwear Co.
Harry Dine, Lynn, Mass., Retired Furniture Merchant.
F. W. Dohrmann, Jr., San Francisco, Pres. Dohrmann Hotel Supply Co.
Dudley M. Dorman, Los Angeles, Pres. Western Dairy Products.
Joseph J. Dorn, McCormick, S. C.
Richard T. Doughtie, Helena, Ark., Pres. New South Oil Mill.
Wm. Doyle, Erie, Pa., Contractor.
Wm. D. Downs, Denver, Retired.
Stephen A. Drake, Canton, Ill., Retired.
John Duffy, Grand Rapids, Pres. Grand Rapids Hardware Mfr. Co.
Leonard A. Duncan, Glen Ridge, N. J., Attorney.

Samuel Ealer, Easton, Pa.
Harry Duncan Earl, Dallas, Gen. Mgr. T. & P. Railway.
John G. Eaton, Ft. Worth, Gen. Agt. General Amer. Life Ins. Co.
John M. Ebersole, Reading, Pa., Mgr. J. M. Ebersole Coal Co.
John W. Eggeman, Ft. Wayne, Ind., Attorney.
John Ferris Egolf, Aurora, Ill., Gen. Mgr. Chicago, Aurora & Elgin Ry.
Walter L. Ehrich, New York City, Partner Ehrich-Newhouse Art Galleries.
Walter C. Eisenmayer, Springfield, Mo., Mgr. Eiesenmayer Milling Co.
Eric S. Ekstrom, Rockford, Ill., Pres. Mechanics Universal Joint Co.
Robert E. Elliott, Augusta, Ga.
Ralph W. Ellis, Worcester, Mass., Physician.
George F. Engler, Omaha, Broker Groceries.
Joseph Eskind, Nashville, Tenn., J. Eskind & Sons, Wholesale Dry Goods.
Christian H. Evenson, Chicago, Transportation Supt.

George Fabyan, Geneva, Ill., Retired.
Frederick J. Fadner, Los Angeles.
Herman P. Faris, Clinton, Mo.
Wm. F. Farmer, Anderson, S. C.
Mrs. Anna B. Faust, St. Louis, Daughter of the late Adolphus Busch.
Gustave R. Fehr, Oak Park, Ill.
Adolph Finkler, Milwaukee, Treas. Albert Trostel & Sons Co. (Tanners).
Martin Fitzgerald, Riverdale, N. Y.
Percival W. A. Fitzsimmons, Detroit, Pres. Michigan Mutual Liability Co.
Wm. J. Flather, Washington, D. C., Vice-Pres. Riggs Natl. Bank.
Oscar G. Foellinger, Ft. Wayne, Ind., Pres. News Publishing Co.
Jesse H. Forbes, Madison, Wis., Secy. Forbes-Meagher Music Co.
George G. Ford, Rochester, N. Y., Pres. Rochester Germicide Co.
Alfred T. Foster, Moline, Ill., Vice-Pres. Moline Natl. Bank.
Walter T. Franc, Columbus, O., Retired.
Emil Frank, San Antonio, Tex., Clothing Merchant.

(Continued on next page)

Prominent Payments—Continued

James R. Freeman, Lincoln, Neb., Grainger Bros. Co. Groceries.
Fred F. French, New York City, Realtor.
Reginald S. French, Middleville, Mich., Owner Flour Mill.
Frank E. Furst, Freeport, Ill., Pres. Furst-McNess Medicine Co.

Fred Gehner, St. Louis, Realtor.
George Gellhorn, St. Louis, Physician.
Otto H. Gerdes, Eureka, S. D., Physician.
Stephen A. Gerrard, Cincinnati, S. A. Gerrard Co. Commission Merchants.
Gustav Giesecke, San Antonio, Tex., Pres. Maverick Clark Litho. Co.
Robert J. Giles, Los Angeles, Vice-Pres. & Gen. Mgr. Occidental Life Ins. Co.
Wm. A. Gillespie, La Salle, Ill., Insurance General Agent.
Charles A. Gillham, New York City, Vice-Pres. & Gen. Mgr. New York Steam Corp.
Nelson A. Gladding, Indianapolis.
Archie E. Glann, Cortland, N. Y., Lt. Comdr. N. S. Navy.
Chas. M. Gleason, Manitowoc, Wis., Physician.
Lawrence M. Godwin, Bartow, Fla.
Julius A. Goldberg, Chicago, Secy. O'Connor & Goldberg Shoes.
Norman S. Goldberger, Long Branch, N. J., Pres. of Brewery.
Harry Goldman, Baltimore, Factory Supt.
Louis Goldman, Detroit, Merchant & Realtor.
Sidney M. Goldsmith, Baltimore, Bond Salesman.
Sol S. Goldstein, Pittsburgh.
Wm. Gordon, Long Beach, Cal., Comptroller for Trust Co.
Paul M. Gottlieb, Philadelphia, Attorney.
Wm. M. Gottschalk, Los Angeles, Wm. M. Gottschalk & Son Furniture.
Chas. R. Graham, Bellingham, Wash., Prop. Graham Rug Co.
Joseph M. Grasser, Toledo, Executive.
Harvey B. Graves, Rochester, N. Y., Pres. H. B. Graves Co. (House Furnishing Goods).
Eugene P. Gray, Winston Salem, N. Y., Retired.
Lee H. Gray, Tyler, Tex., Pres. Southern Oil & Refining Co.
Fred W. Green, Munising, Mich., Ex. Governor of Mich. & Furniture Mfr.
Richard H. Green, Jackson, Miss., R. H. Green Co. (Wholesale Grocers).
Jacob J. Greenberg, Kilgore, Tex.
Philip H. Grennan, Detroit, Pres. Grennan Bakeries Inc.
Henry F. Griffith, Pittburgh, Engineer.
Albert Grigg, Three Tune, Pa.
Peter B. Griswold, Rocky Hill, Conn.
Merton E. Grush, Winchester, Mass., Investment Banker.

Edward J. Haase, Oshkosh, Wis., Treas. O. A. Haase Co. Shoes.
Alfred C. Hacker, St. Louis.
Nelson A. Hallett, Jr., Newton, Mass.
Emil Hamburger, New York City, Manufacturer.
Nathaniel C. Hamilton, Kokomo, Ind., Physician.
John Hammill, Britt, Ia., Attorney.
Eugene Handler, Montclair, N. J., Battery Mfr.
Chas. N. Hanna, Pittsburgh.
Mark A. Hanna, Independence, O., Retired.
Wm. J. Hargis, Cleveland, Tenn., Lumberman.
Clarence S. Harper, Ottumwa, Ia., Pres. Harper McIntire Co. (Hardware Jobber).
Chas. L. Harrison, Cincinnati, Capitalist.
James C. Harrison, Augusta, Ga., Publisher, The Augusta Herald.
Frank O. Hart, Sharon, Conn., Pres. of Oil Co.
Mesach Hartenian, Cincinnati, Rug Merchant.
Samuel Hartman, Cleveland.
Wm. J. Harty, Savannah, Ga., Ins. Gen. Agt.
Otto A. Hasse, Bryn Mawr, Pa.
Adolph Hauptman, New York City.
Morton Havens, Albany, N. Y., Pres. of Co.
Wilbur C. Hawk, Amarillo, Tex., Vice-Pres. Globe News Publishing Co.
John R. Hays, Wichita, Kan., Drilling Contractor—Oil Operator.
Stephen Haze, Frankfort, Ky., Banker.
John Heidel, Tucson, Ariz.
Chas. F. Heidrick, Cincinnati.
Frederick W. Heinzer, New York City.
Theodore Hemmelmann, St. Louis.
Selig Hendler, Temple, Tex., Dry Goods Merchant.
Augustin Hendricks, Grand Rapids, Mich., Furniture Mfr.
Earle V. Hennecke, Flushing, N. Y.
Andrew J. Hern, Burbank, Cal., Executive.
Clyde W. Hevner, Franklin, Neb., Executive.
Samuel Hickox, Evanston, Ill.
Chas. Higginson, Cohasset, Mass., Investment Counsellor.
Chas. W. Higley, New York City, Pres. Hanover Fire Ins. Co.
Halbert P. Hill, New York City, Consulting Engineer.
Benjamin C. Hinig, Shaker Heights, O., Ins. Agent.
Fremont B. Hitchcock, Highland Park, Ill., Investment Broker.
Paul Hoefs, Wood Lake, Neb., Ranchman.
Frederick Holmberg, Norman, Okla.
Howard S. Holmes, Chelsea, Mich., Milling Co. Executive.
John C. Wood, Sr., Pittsburgh.
George W. Hopson, Birmingham, Ala., Purchasing Agt.
Andrew G. Horn, Los Angeles.
Bismarck Houssels, Long Beach, Cal.
Samuel V. Houston, Floresville, Tex.
Wm. Cannon Houston, Jr., Louisville, Ky., Gaunt & Houston Gen. Insurance.
Edwin G. Howard, Los Angeles, Pres. Cal. Dental Supply Co.
Clarence S. Howell, New York City.
Wm. S. Howell, Bryan, Tex., Lumber Dealer.
Clarence L. Howland, Scarsdale, N. Y., Broker.
Chas. F. Hubbs, New York City.
John F. Huckel, Kansas City, Mo., Vice-Pres. Fred Harvey Co.
Julius J. Huebner, Detroit, Retired.
Wm. C. Hulshizer, Philadelphia.
Chas. E. Humprey, Detroit.
James D. Hunter, Los Angeles, Grain Dealer.
Floyd T. Huntington, Davenport, Ia., Genl. Supt. Walsh Construction Co.
Joseph J. Hurley, Roxbury, Mass., Attorney.
Oral Milton Hutto, Greenwood, Ind.
Claire E. Hylant, Cleveland.

Life Payments in 1936 by Percentages

• An analysis of Life Insurance Payments for the year 1936 shows the following percentage of each item given to the total.

	%
Death claims	37.4
Additional accidental death benefits	.8
Disability claims	3.7
Matured endowments and annuities	11.1
Payments for premium savings (dividends to policyholders) and for cash surrender values	46.8
Paid to beneficiaries	38.2
Paid to insureds	61.7

Samuel J. Jacobs, New York City.
Joseph C. Jacobson, New York City, Pres. F. Jacobson & Sons (Shirt Mfrs.).
Harvey F. Jackson, Brooklyn, Bookbinding Co.
John Jackson, Jr., Detroit, Live Stock Dealer.
Stanley P. Jadwin, Brooklyn, Retired.
Joseph J. Jansen, Kaukauna, Wis.
Wm. R. Jeavons, Cleveland Heights, O., Retired from Perfection Stove Co.
Alfred M. John, Houston, Attorney.
Darwin W. Johnson, Louisville, Pres. Commonwealth Life Ins. Co.
E. Earle Johnson, Philadelphia, Mgr. Central News Co.
Edward B. Johnson, Norman, Okla., Cattleman & Banker.
John J. Johnson, Williston, O.
Wesley E. Johnson, Atlantic City, N. J., Hotel Proprietor.
Thomas H. Jordan, Atlanta, Insurance Agt.
Edward F. Joy, Syracuse, N. Y., Executive Electric & Plumbing Co.
Herbert W. Kaiser, New Orleans, Attorney.
Harry J. Kane, Minneapolis, Vice-Pres. Gladness Bakeries Inc.
Max A. Kaplan, Hammond, Ind.
Leon E. Kauffman, Los Angeles, L. Kauffman Co. Wool Dealers.
Julius F. Kaufherr, Maplewood, N. J., Leather Mfr.
David Kaufman, Harrisburg, Pa.
J. Otis Kelley, Syracuse, N. Y., Dentist.
Edward T. Kelly, Chicago, Pres. Edward T. Kelly Co., Publishers.
Horatio N. Keene, Dedham, Mass., Mgr. Plimpton Press.
Patrick J. Keogan, Rockville Center, N. Y., Electrical Contractor.
Floyd W. King, Alexandria, Va., Vice-Pres. Seaboard Public Service Co.
Fred M. King, Kansas City, Mo., Pres. King Motor Co. Auto Sales.
Wm. R. King, San Antonio, Tex.
Raymond Kirk, Chicago, Vice-Pres. Rollins Burdick Hunter, Ins. Agency.
Samuel Klatzky, New York City, Realtor.
Leo J. Kleb, Cairo, Ill., Ins. Broker.
Robt. E. L. Knight, Dallas, Tex., Attorney.
Paul F. Kohler, Janesville, Wis., Traffic Mgr. Chevrolet Motor Co.
Benjamin J. Kough, Moline, Ill., Executive.
Theodore W. Kraft, Louisville, Retired Meat Dealer.
Louis Kram, St. Louis, Pres. Kram Live Fish Co.
Oscar S. Kulman, Savannah, Ga., Insurance Agt.
Claude N. Lacey, Demopolis, Ala.
Oliver H. P. LaFarge, New York City.
Clement U. Lamboley, Peoria, Ill., Vice-Pres. Brass Foundry Co.
Chester J. Langley, West Hartford, Conn., Asst. Secy. Aetna Casualty Ins. Co.
Louis E. Laskey, Brookline, Mass., Clothing Merchant.
Bernard Lauer, Clayton, Mo.
Raymond C. Layer, St. Louis, Vice-Pres. Arto Phone Corp. Radio.
Frank Leak, Greensboro, N. C., Executive.
Wm. Wirt Leake, Dallas, Insurance.
Buncombe, G. Lehman, Drexel Hill, Pa., Vice-Pres. of Co.
Camille Lemercier, New York City.
Julius C. Levi, Montgomery County, Pa.
Jos. Levine, Cincinnati.
Abraham Levy, Ft. Wayne, Ind.
Julius Levy, Butler, Mo.
Benjamin Lewis, Brookline, Mass.
Francis S. Lewis, Oak Park, Ill., Manufacturer.
Hugo Lieber, New York City, Physician.
Joseph L. Lillienthal, New York City, Stock Broker.
Wm. Lineberger, Shelby, N. C., Retired Banker.
I. Irving Lipsitch, Los Angeles, Exec. Dir. Federation of Jewish Welfare Organization.
Harry I. Lipton, Miami Beach, Fla., Attorney.
Edwin Lisle, Clarinda, Ia., Manufacturer.
Horace Loeb, Philadelphia, Banker.
Berton J. Long, Toledo, General Insurance.
Haymer Lowenhaupt, St. Louis, Pres. Moss & Lowenhaupt Cigar Co.
Abram L. Lowenstein, New York City, M. Lowenstein & Sons (Cotton Converters & Printers).
Leo J. Lowman, Cincinnati, Treas. J. Mueller Licorice Co.
Robert B. Ludy, Atlantic City, N. J., Physician.
Andrew H. Luke, Hampton, Ia., Bank Cashier.
Calvin A. Lamb, New York City, Sales Director.
Samuel Lyman, New Haven, Conn.
R. Lee Lynn, Roanoke, Va., Pres. S. H. Heironimus Co. (Dept. Store).
Addison Lyon, Etna, Pa.

C. K. McClatchy, Sacramento, Cal., Publisher of Sacramento Bee.
Wm. E. McClung, Colorado Springs, Col., Pres. Newton Lumber & Mfgr. Co.
James J. McClymont, Milwaukee, Pres. & Treas. McClymont Marble Co.
Ed. G. McCormack, Cincinnati, Associate Ins. Gen. Agt.
Robt. A. McCray, New York City.
Jos. L. McDermott, Kansas City, Mo., Physician.
Paul T. McDonald, Delray Beach, Fla.
Alexander A. McDonell, St. Paul, Lumberman.
Patrick T. McFarland, Joliet, Ill., Realtor & Paving Contractor.
Alexander A. McIlvain, Baltimore, Pres. Columbia Paper Bag Co.
Anna McIntyre, Detroit.
Wm. L. McIntyre, Omaha, Asst. Gen. Auditor Tel. Co.
Herbert B. McMahan, Anderson, Ind., Pres. McMahan & Leib Co., Grocers.
Duncan L. McRae, Prescott, Ark.
Monroe A. Maas, Selma, Ala., Physician.
Wm. H. MacAfee, Pittsburgh, Banker.

Ed. F. Mack, New York City.
Frederick S. Magnus, Montclair, N. J., Manufacturer.
James H. Mahoney, New Bedford, Mass., Vice-Pres. & Store Mgr.
Chas. M. Maley, Indianapolis, Pres. Jones & Maley, Inc.
Edmund L. Mansure, Chicago, Pres. E. L. Mansure Co., Draperies.
J. L. Mapes, Beaumont, Tex., Publisher Beaumont Enterprise & Journal.
Louis Marcus, Salt Lake City, Capitalist.
Joseph W. Marsh, Pittsburgh.
Lyall B. Marshall, Lake Mahopac, N. Y.
Clayton Mark, Lake Forest, Ill., Pres. of Co.
Cecil Martin, River Forest, Ill., Treas. Worden-Allen Co.
Darwin D. Martin, Buffalo, N. Y., Retired.
Silas B. Mason, Lexington, Ky., Chrm. of Board, Silas Mason Co. (General Contractors).
Joel Hasty Massie, Wichita Falls, Tex., Oil Producer.
Harry F. Mather, Kansas City, Mo., Physician.
Frank Mead, Webster Groves, Mo.
Cornelius Meier, Atlanta.
Thomas Meighan, Great Neck, L. I., N. Y.
Wm. A. Melick, Zanesville, O., Physician.
Adolph Mendel, New Haven, Conn.
Lafayette B. Mendel, New Haven, Conn., Sterling School of Medicine, Chemist.
John S. Merchant, Providence, R. I., Pres. Standard Mill Supply Co.
Wm. A. Method, Columbus, O., Physician.
Jeffrey C. Michael, Houston, Physician.
Glenn H. Miller, Omaha, Physician.
Henry L. Miller, Port Carbon, Pa.
Isaiah L. Miller, Brookings, S. D.
Nathaniel D. Miller, Bonifay, Fla., Merchant.
Sidney T. Miller, Jr., Grosse Pointe, Mich.
Wm. Bradley Miller, Bradford, Pa.
John H. Millett, Calumet City, Ill., Sporting Goods Merchant.

Continued on next page

Prominent Payments—Continued

Samuel P. Mills, Clarendon, Va.
George H. B. Mitchell, New York City, Broker.
Henry F. Moellering, Ft. Wayne, Ind., Pres. Moellering Construction Co.
Shearn Moody, Galveston, Vice-Pres. Amer. Natl. Ins. Co. & Banker.
James K. Moore, Oklahoma City, Attorney.
James R. Moore, Marion, N. C.
Henry D. Moorer, Bay Minette, Ala., Attorney.
Arthur T. Morey, St. Louis.
James I. Morrall, Rochester, N. Y., Pres. Morrall Studios.
Ed. J. Morton, Douglas, Wyo., Rancher & Stockman.
Laurence B. Morton, San Francisco, Photographer.
James Mosby, Topeka, Auto Dealer.
Josephine J. Moser, New Albany, Ind.
Louis J. Moss, Memphis, Hotel Director.
Philip B. Moss, Selma, Ala., Physician.
Henry L. Moyer, Atlantic City, N. J., Insurance Agt.
Alex J. Muckerman, St. Louis.
Daniel J. Murphy, Merion, Pa.
Thomas Gibbs Murray, Madison, Wis., Pres. Burdick & Murray Co., Dry Goods.
Hobart McK. Myracle, Oklahoma City, Secy.-Treas. Amer. Iron & Machine Works Co.
David Wm. Myers, Chicago.

Thomas Mell Nabers, Amarillo, Tex., Coco Cola Bottling & Realtor.
Robert G. Neale, Fowler's Wharf, Va., Merchant.
Samuel V. Neely, Marion, Ark., Attorney.
Ferdinand F. Nellesen, Chicago, Vice-Pres. Natl. Engraving Co.
Chas. E. Newell, Springfield, Mass., Pres. T. M. Walker Co. (Building Materials).
Daniel B. Newton, East Lansing, Mich.
Rudolph Ney, Ft. Smith, Ark., Pres. Dry Goods Co.
Morris Noodelman, Minneapolis, Pres. Pioneer Paper Stock Co.
Daniel C. Norton, Manchester, N. H.

John A. O'Brien, Louisville.
John J. O'Brien, Chicago, Pres. of Co.
Ed. H. O'Hara, Syracuse, N. Y., Newspaper Publisher.
Holmes C. Oldham, Abilene, Tex., Banker.
Wm. T. O'Leary, Great Falls, Mont., Attorney.
Orrie C. Olney, Cedar Rapids, Ia., Pres. Cedar Rapids Candy Co.
Joseph P. Oliver, Cheyenne, Wyo., Vice-Pres. Sunrise Creamery Co.
Floyd B. Olson, Minneapolis, Former Governor of State.
Jerome S. Ormont, Queens Village, N. Y.
F. Buchanan Owen, Cleveland, Pres. of Ins. Agency.

John O. Patterson, Kansas City, Mo., Realtor.
Andrew J. Paulson, Watertown, S. D., Retired Physician.
Herbert A. Peacock, Albany, Ga., Attorney.
Albert B. Peck, Providence, R. I., Sales Mgr.
Percy A. Perkins, Memphis, Physician.
Paul R. Perry, Greensburg, Pa.
Wm. C. Petty, Charlotte, N. C., Hotel Manager.
Herbert O. Phillips, Pawtucket, R. I., Retired Mfr.
Wm. J. Piersen, Evanston, Ill., Sales Manager.
Wm. L. Pinckard, Samson, Ala., Farmer.
Abraham Pockrose, Monticello, N. Y., Hotel Prop.
Max Polster, Columbus, O., Queensware Merchant.
Ellis L. Porter, Jr., Richmond, Ind.
Frederick Post, Chicago, Pres. Frederick Post Co.
John R. Poste, Columbus, O., Pres. Columbus Bolt Works Co.
Alfred K. Potter, Providence, R. I., Vice-Pres. Gorham Mfg. Co.
Wm. C. Pott, Cincinnati, Signs.
Henry J. Powell, Louisville, Ky., General Agt. Equitable Life, N. Y.
George E. Preston, Elkhart, Ind., Genl. Supt. American Coating Mills.
Wm. A. Prime, New York City, Marine Ins. Broker.
Owen J. Prior, Trenton, N. J., Pres. Standard Fire Ins. Co.
Chas. J. Prost, Detroit, Mgr. Detroit Builders Exhibition Inc.

Arthur K. Rabe, Pittsburgh.
Willis H. Ramsey, Alliance, O., Retired Secy.-Treas. Morgan Engr. Co.
Harry E. Rason, Grand Rapids, Mich., Furrier.
Floyd C. Rath, Madison, Wis., Asst. City Health Officer.
Chas. A. Rawson, Des Moines, Executive.
W. S. Reed, Austin, Tex., Investments.
Frank J. Rembusch, Shelbyville, Ind., Motion Picture Exhibitor.
Geo. J. Renner, Youngstown, O., Retired.
Joseph G. Reynolds, Brantley, Ala., Owner & Mgr. Planing Mill.
David Poley Rhodes, Lincolnton, N. C., Pres. Rhodes-Rhyne Cotton Mill.
Elmer L. Richard, Somerville, N. J., Pres. Richards & Gaston, Inc., Contractors.
Samuel Riddle, Pelham Manor, N. Y., Retired.
August Rinella, Galesburg, Ill.
Irene M. Rittling, Buffalo.
Lake Robertson, Hunt, Tex.
Edward B. Robinette, Philadelphia, Banker, Stroud & Co.
Chas. A. Robinson, New York City, Sales Mgr.
Morris J. Rodgers, Brooklyn.
Benjamin A. Rogers, Florence, Ala., Merchant.
George E. Rom, Pittsburgh, M. Rom & Sons, Grocers.
Henry E. Romer, Columbus, O., Magazine & Newspaper Advertising.
Eber L. Rose, Shaker Heights, O.
Myron E. Rosenberg, Rochester, N. Y., Realtor.
Ed. Rosenthal, Cincinnati, Publisher.
Max Rosenthal, New York City.
Hiram E. Ross, Minneapolis, Treas. H. W. Ross Lumber Co.
John F. Ross, Chicago.
John G. Ross, Schofield, Wis.
Hyman B. Rubenstein, St. Louis, Pres. Mound City Cap Mfg. Co.
Nathan Rubin, Springfield, Mass., Pres. Springfield Coal Co.
Tobias L. Rubinstein, St. Louis.
Orville R. Rule, La Jolla, Cal., Pres. The Rule Co., Insurance Brokers.
H. Arthur Rust, Tacoma, Wash., Secy. W. R. Rust Investment Co.
Henry B. Rust, Pittsburgh.

Louis M. Saga, New Haven, Conn., Gen. Mgr. New England Advertising Co.
Joseph Saks, Birmingham, Ala., Insurance Agt.
Anthony A. Scheib, Cincinnati, Vice-Pres. Progressive Bond & Finance Co.
Robt. F. Schenck, Chicago, Robert F. Schenck & Co.
Wm. A. Schlesinger, Cleveland.
Henry W. Schorr, Philadelphia, Attorney.
Chauncey G. Schlosser, Chicago.
Henry H. Scholler, Montgomery County, Pa.
Chas. Schmutz, Youngstown, O., Cement Mfr.
Gustav A. Schnull, Indianapolis, Grocer.
Ed. E. Schultz, Beardstown, Ill., Flour Miller.
Theodore Schulze, New York City, Theo. Schulze & Co., Private Bankers.
Joseph Schwarz, New York City.
Marshall R. Scott, Ripon, Wis., Pres. of Co.
Raymond G. Scott, St. Louis, Realtor.
Clyde W. Seanor, Chicago, Asst. Mgr. Underwriters Adjustment Co.
T. G. Searle, Bronxville, N. Y., Executive Continental Can Co.
Thaddeus Searle, New York City, Executive.
J. Frank Seeber, Upper Darby, Pa.
Joseph R. Sellers, Reading, Pa., Clothier.
Clarence E. Seybold, Milwaukee, Manager.
Perry J. Shearouse, Savannah, Ga., U. S. Engineers Office.
Edwin R. Sheldon, San Francisco.
G. H. Shepherd, Beaumont, Tex., Pres. Shepherd Laundries Co.
Henry L. Sherrod, Birmingham, Ala., Pres. Standard Ice Co.
Chas. Bryant Shoemaker, Kennewick, Wash., Prop. Kennewick Flour Mill.
Harvey B. Shoemaker, Detroit, Asst. Chief Engineer Chev. Motors.
Ed. Hiram Sholar, Chattanooga, Tenn., Manufacturer.
Laird H. Simons, Wynnewood, Pa.
Fred R. Sisson, Potsdam, N. Y., Asst. Treas.
Wm. F. Skillman, Dallas, Asst. Internal Revenue Collector.
Dwight Fay Slocumb, Oakland, Cal.
Benjamin M. E. Smith, McKinney, Tex., Druggist.
Chas. F. Smith, Swampscott, Mass., Pres. Brockway Smith Corp.
Harry L. Smith, Greenwich, Conn.
John T. Smith, Robinson, Ill., Pres. Robinson Casket Co.
Ralph J. Smiley, Hannibal, Mo., Revenue Collector, Marion Co.
Thomas K. Smith, Tulsa, Okla.
Wells F. Smith, Little Rock, Physician.
Wm. H. Smith, Wichita, Kan.
Abraham I. Smolens, New York City, Attorney.
Charles C. Smott, Alexandria, Va., Technologist.
Joseph P. Smyth, Chicago, Physician.
Otho C. Snider, Kansas City, Mo., Retired.
Henry C. Snowden, Jr., Media, Pa.
Hugo M. Spitz, Atlanta, Manufacturer.
Thomas E. Stanley, Augusta, Ark., Planter.
Andre L. Stapler, Chicago, Physician.
Edgar Stark, Cincinnati, Vice-Pres. Fifth Third Union Trust Co.
Wm. Steckelberg, Henryetta, Okla., Coal Operator.
Carl A. Stern, East Orange, N. J.
Edwin Stern, E. Orange, N. J., Tallow & Grease Mfr.
Tho. Sternemann, Milwaukee, Pres. Sternemann Bros. Tobacco Co.
Jas. W. Stevens, Chicago, former Chair. Board. Illinois Life.

"I really think insurance is a good thing. It is a great consolation knowing you don't have to depend on your relatives and friends. I think every family should carry insurance."—Mrs. James D. Stanland, Troy, Ala.

David Wm. Stevick, Champaign, Ill., Publisher The Champaign News Gazette.
Howard G. Stewart, Pittsburgh, Co. Vice-Pres.
Winfield Scott Stokes, Moultrie, Ga., Builders Supplies.
Jesse I. Straus, New York City, Former Ambassador to France, Philanthropist, Former Pres. R. H. Macy & Co.
John W. Strong, Detroit, Retired.
David S. Stuart, Cleveland, Tenn., Attorney.
Chas. J. Swindell, Baltimore, Swindell Bros. Glass Mfrs.

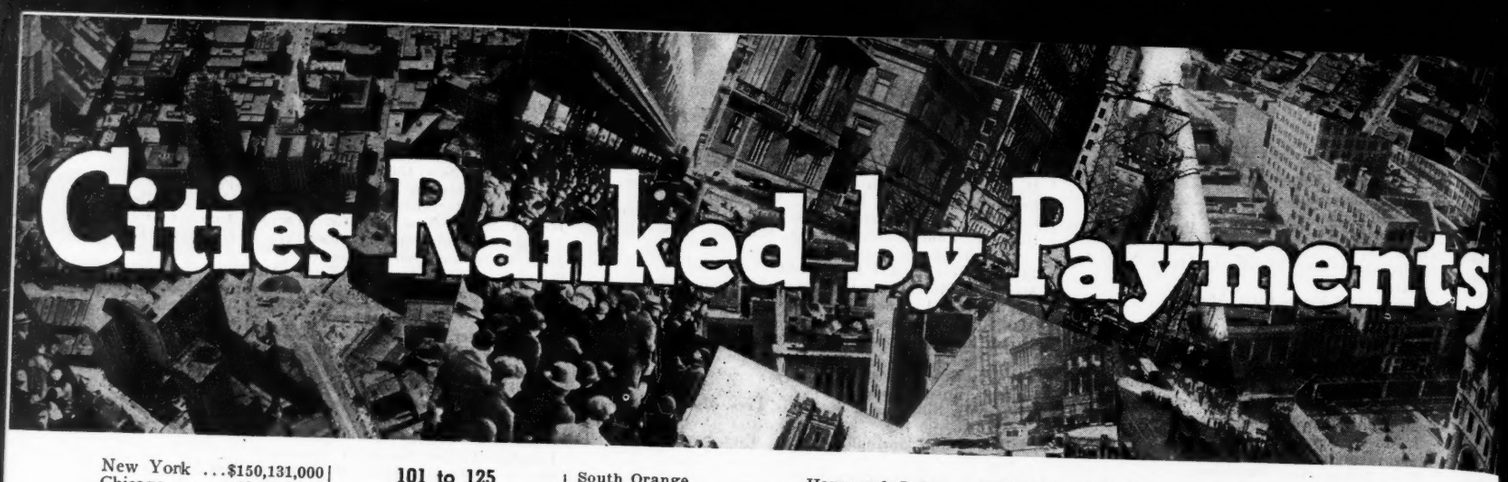
Louis Tackser, St. Louis, Pres. L. Tackser Plastering Co.
Samuel W. Tager, Holyoke, Mass., Executive.
Albertis C. Taylor, Warren, O., Vice-Pres. Taylor Winfield Corp. (Welding Machine).
John S. Taylor, Largo, Fla., Pres. Florida Citrus Exchange.
Howard W. Taylor, Philadelphia.
Jonathan Taylor, Akron, O., Attorney.
Orville C. Teague, Utica, O., Former Glass Mfr.
Maynard Teall, Pittsburgh, Attorney.
Philip S. Terry, Festus, Mo., Attorney.
Wm. M. Theobald, Cleveland, Pres. Fuller Cleaning & Dyeing Co.
Tom Thoits, Grand Rapids, Mich., Pres. Winters Crampton Co.
Abraham U. Thomas, McAlester, Okla., Investments.
John J. Thomassen, Bloomington, Ill., Insurance Gen. Agt.
Davis M. Thompson, Plainview, Tex., Farm Implement Dealer.
Harry Niles Thompson, San Jose, Cal.
Merle A. Thompson, Piedmont, Cal.
Samuel S. Thorpe, Minneapolis, Pres. Thorpe Bros. Inc., Real Estate.
Chas. G. Tibbens, Tulsa, Okla., Oil Producer.
Guy H. Tolman, Brookline, Mass.
Murphy W. Townsend, Dallas.
Gustav J. A. Trostel, Milwaukee, Wis., Pres. Albert Trostel & Sons Co. (Tanners).
Chas. E. Turner, Dallas, Pres. Chas. E. Turner Co. & Mayor of Dallas.
Geo. J. M. Turner, Annapolis, Md., Fire Insurance Solicitor.
Thomas J. Tyne, Nashville, Vice-Pres. Natl. Life & Acci. Ins. Co.

Wm. J. Uebelhart, Canton, O., Realtor.
Marion W. Ulmer, Largo, Fla., Citrus Fruit Producer.

Burton Van Dyke, Louisville, Actuary, Kentucky Home Mut. Life Ins. Co.
Mantis J. Van Sweringen, Chagrin Falls, O., Railroad Executive.
Oris P. Van Sweringen, Chagrin Falls, O., Railroad Executive.
Carl Edison Vaughn, Park Ridge, Ill.
Frederick Vogel, Jr., Milwaukee, Retired Capitalist.
Chas. A. Vosburgh, Clayton, Mo.

Geo. E. Wagner, Philadelphia.
Lewis P. Walker, Spartanburg, S. C., Retired Business Man.
Wm. J. Walsh, Holyoke, Mass., Walsh Boiler Works.
Chas. B. Warren, Grosse Pointe Farms, Mich., Attorney.
Marcus R. Warrender, Indianapolis, Investment Broker.
Cyrus V. Washburn, Rochester, N. Y., Retired Attorney.
George V. Webster, Los Angeles, Physician.
Louis E. Wedertz, San Francisco.
Walter E. Wegman, Rochester, N. Y., Fruit & Vegetable Co.
Abraham Weil, Ft. Wayne, Ind., Weil Lumber Co.
Martin H. Weisburn, Pittsburgh.
Max Weisenthal, Houston, Druggist.
Philip Welhausen, Yoakum, Tex., Retired Banker & Realtor.
Thomas H. West, Jr., Providence, R. I., Banker.
Julius S. Weyl, Elkins Park, Pa., Printing Co.
Clayton E. Wheeler, San Francisco, Physician.
John F. Whelan, Mt. Vernon, N. Y., Retired.
Fred R. White, Cleveland, Manufacturer.
Harold F. White, Chicago, Attorney.
Howard Worth Wicks, Kalamazoo, Mich., Mgr. Kalamazoo Creamery Co.
Elmer C. Wightman, Pawtucket, R. I., Prop. of Diners.
Bernard N. Wilenchek, St. Paul, Vice-Pres. Griggs-Cooper & Co. (Grocers).
Ed. S. Willis, Concord, N. H., Pres. Loan & Trust Bank.
George W. Wilmot, Hazelton, Pa.
John D. Wilson, Scranton, Pa., Physician.
Herman L. Winer, New York City, Advertising.
Tom B. Wofford, Athens, Tex., Banker.
David M. Wolf, Baltimore, Canton Lumber Co.
Walter A. Wood, Peoria, Ill., Automobile Dealer.
Walter A. Wood, Phoenix, Ariz.
H. W. Woodward, Jr., Lansdowne, Pa.
Drury Boyce Woollard, Jr., West Memphis, Ark., Dealer in Gas & Oils.
Wm. C. Wroe, Atlanta, Ga., Dist. Mgr. Engineering Dept. of Amer. Mut Liab. Ins. Co.

Henry C. Yeiser, Jr., Cincinnati, Retired.
Jacob B. Zasloff, Pittsburgh.
Frederick G. Zeibig, St. Louis, Realtor.



Cities Ranked by Payments

New York	$150,131,000
Chicago	104,310,000
Philadelphia	34,688,000
Brooklyn	33,166,000
Pittsburgh	29,931,000
Los Angeles	27,420,000
St. Louis	24,448,000
Detroit	23,878,000
Cleveland	21,405,000
Cincinnati	17,940,000
Boston	16,858,000
San Francisco	16,187,000
Baltimore	15,880,000
Buffalo	14,646,000
Minneapolis	14,337,000
Indianapolis	14,187,000
Milwaukee	13,340,000
Kansas City	12,615,000
Washington, D. C.	11,820,000
Montreal, Can.	11,490,000
Atlanta	11,421,000
New Orleans	9,870,000
Toronto, Can.	9,635,000
Columbus, O.	8,310,000
Louisville	8,108,000

26 to 50

Denver	7,123,000
Seattle	6,955,000
Memphis	6,873,000
Newark	6,437,000
Toledo	6,317,000
Portland, Ore.	5,912,000
Providence, R. I.	5,880,000
St. Paul	5,875,000
Rochester, N. Y.	5,845,000
Nashville	5,798,000
Grand Rapids	4,641,000
Houston	4,545,000
Evanston, Ill.	4,326,000
Dayton, O.	4,180,000
Dallas, Tex.	4,160,000
Richmond, Va.	4,107,000
Winnipeg, Can.	3,875,000
Scranton, Pa.	3,636,000
Akron, O.	3,610,000
Brookline, Mass.	3,415,000
Birmingham, Ala.	3,412,000
Vancouver, Can.	3,380,000
Syracuse, N. Y.	3,347,000
Omaha, Neb.	3,266,000
San Antonio, Tex.	3,175,000

51 to 75

Oakland, Cal.	3,135,000
Oklahoma City	2,995,000
Ft. Wayne, Ind.	2,982,000
Wichita, Kan.	2,930,000
Des Moines	2,840,000
Tulsa, Okla.	2,696,000
Bronx, N. Y.	2,612,000
New Haven, Conn.	2,611,000
Youngstown, O.	2,335,000
Jersey City, N. J.	2,321,000
Chattanooga	2,313,000
Albany, N. Y.	2,248,000
Jacksonville, Fla.	2,147,000
Springfield, Mass.	2,146,000
Salt Lake City	1,980,000
Worcester, Mass.	1,980,000
Fort Worth, Tex.	1,972,000
Yonkers, N. Y.	1,889,000
Pawtucket, R. I.	1,858,000
Long Beach, Cal.	1,840,000
Reading, Pa.	1,812,000
Hamilton, Can.	1,790,000
Lexington, Ky.	1,787,000
Trenton, N. J.	1,748,000
Peoria, Ill.	1,747,000

76 to 100

Charleston, W. Va.	1,745,000
Miami, Fla.	1,742,000
Sacramento, Cal.	1,741,000
Norfolk, Va.	1,677,000
Cleveland Heights, O.	1,665,000
Harrisburg, Pa.	1,643,000
Muncie, Ind.	1,635,000
San Diego, Cal.	1,631,000
Ottawa, Can.	1,613,000
Canton, O.	1,585,000
South Bend, Ind.	1,573,000
Spokane, Wash.	1,568,000
Cambridge, Mass.	1,560,000
Charlotte, N. C.	1,558,000
Hartford, Conn.	1,554,000
Paterson, N. J.	1,547,000
Little Rock, Ark.	1,531,000
Lake Forest, Ill.	1,498,000
Troy, N. Y.	1,469,000
Duluth, Minn.	1,467,000
Beaumont, Tex.	1,466,000
Flint, Mich.	1,460,000
Wilkes-Barre, Pa.	1,429,000
Knoxville, Tenn.	1,428,000
Terre Haute, Ind.	1,427,000

101 to 125

Gary, Ind.	1,426,000
Springfield, Ill.	1,424,000
Madison, Wis.	1,418,000
Tacoma, Wash.	1,367,000
Oak Park, Ill.	1,348,000
Highland Park, Ill.	1,347,000
Evansville, Ind.	1,340,000
Greenwich, Conn.	1,334,000
Bridgeport, Conn.	1,327,000
Lincoln, Neb.	1,327,000
Atlantic City, N. J.	1,325,000
Kansas City, Kan.	1,323,000
Erie, Pa.	1,313,000
Chagrin Falls, O.	1,285,000
Quebec, Can.	1,270,000
Flushing, N. Y.	1,265,000
Wilmington, Del.	1,264,000
Fall River, Mass.	1,260,000
Mount Vernon, N. Y.	1,247,000
Sioux City, Ia.	1,246,000
East Orange, N. J.	1,240,000
Savannah, Ga.	1,230,000
East St. Louis, Ill.	1,229,000
Calgary, Can.	1,228,000
Wheeling, W. Va.	1,227,00

126 to 150

New Rochelle, N. Y.	1,217,000
London, Can.	1,210,00
Westmont, Que., Can.	1,195,000
Augusta, Ga.	1,187,000
Schenectady, N. Y.	1,185,000
Mobile, Ala.	1,184,000
Lynn, Mass.	1,180,000
Utica, N. Y.	1,166,000
Elizabeth, N. J.	1,144,000
El Paso, Tex.	1,143,000
Kalamazoo, Mich.	1,137,000
Shreveport, La.	1,131,000
Jackson, Miss.	1,127,000
Beverly Hills, Cal.	1,120,000
Binghamton, N. Y.	1,116,000
Macon, Ga.	1,110,000
Davenport, Ia.	1,087,000
Winston Salem, N. C.	1,080,000
Topeka, Kas.	1,061,000
Portland, Me.	1,034,000
Nassau, N. Y.	1,008,000
York, Pa.	986,000
Williamsport, Pa.	980,000
Scarsdale, N. Y.	977,000
Montgomery, Ala.	976,000

151 to 175

Montclair, N. J.	969,000
Allentown, Pa.	966,000
Lawrence, Mass.	965,000
Jackson, Mich.	965,000
Fort Smith, Ark.	963,000
Pasadena, Cal.	960,000
Grosse Pointe Farms, Mich.	960,000
Lowell, Mass.	956,000
Passaic, N. J.	947,000
La Grange, Ill.	946,000
Waco, Tex.	945,000
Charlestown, S. C.	944,000
Holyoke, Mass.	940,000
Woonsocket, R. I.	940,000
Waterbury, Conn.	932,000
Brockton, Mass.	931,000
Miami Beach, Fla.	930,000
Huntington, W. Va.	915,000
Cedar Rapids, Ia.	913,000
Manchester, N. H.	912,000
Long Island City, N. Y.	901,000
Shaker Heights, O.	898,000
Roanoke, Va.	895,000
Wichita Falls, Tex.	895,000
Fargo, N. D.	894,000

176 to 200

Lakewood, O.	890,000
Johnstown, Pa.	888,000
South Orange, N. J.	887,000
Halifax, N. S., Can.	885,000
Butte, Mont.	880,000
Burlington, Ia.	878,000
Winnetka, Ill.	878,000
Rockford, Ill.	876,000
Decatur, Ill.	872,000
Springfield, O.	871,000
Lancaster, Pa.	865,000
Galveston, Tex.	865,000
Lansing, Mich.	860,000
Edmonton, Can.	855,000
New Bedford, Mass.	850,000
Saginaw, Mich.	846,000
Orange, N. J.	840,000
Larchmont, N. Y.	840,000
Long Branch, N. J.	832,000
Selma, Ala.	831,000
Springfield, Mo.	818,000
Phoenix, Ariz.	815,000
Merion, Pa.	815,000
Tucson, Ariz.	810,000
Rock Island, Ill.	809,000

201 to 225

Camden, N. J.	796,000
Lima, O.	795,000
Covington, Ky.	788,000
Sioux Falls, S. D.	788,000
Jamaica, N. Y.	787,000
Joliet, Ill.	786,000
Victoria, Can.	780,000
Freeport, Ill.	776,000
Poughkeepsie, N. Y.	768,000
Albuquerque, N. M.	757,000
Hamilton, O.	757,000
Raliegh, N. C.	747,000
Kingston, N. Y.	746,000
Saint Joseph, Mo.	743,000
Niagara Falls, N. Y.	743,000
Altoona, Pa.	741,000
Elgin, Ill.	737,000
Asheville, N. C.	737,000
Austin, Tex.	731,000
Wynnewood, Pa.	730,000
Hollywood, Cal.	725,000
Moline, Ill.	720,000
St. Petersburg, Fla.	697,000
Elmira, N. Y.	697,000
Bronxville, N. Y.	695,000

226 to 250

Tampa, Fla.	692,000
Amarillo, Tex.	690,000
Greensboro, N. C.	688,000
Great Neck, N. Y.	687,000
Newton, Mass.	684,000
Aurora, Ill.	683,000
Stockton, Cal.	681,000
Quincy, Mass.	680,000
Norwood, O.	670,000
Portsmouth, O.	667,000
Battle Creek, Mich.	660,000
Hammond, Ind.	657,000
St. John, N. B., Can.	650,000
Alliance, O.	647,000
Maplewood, N. J.	647,000
Columbia, S. C.	646,000
Durham, N. C.	646,000
Newport News, Va.	645,000
Fresno, Cal.	642,000
Roxbury, Mass.	640,000
Spartansburg, S. C.	640,000
Haverford, Pa.	640,000
Norristown, Pa.	630,000
Council Bluffs, Ia.	628,000
McKeesport, Pa.	625,000

251 to 275

San Jose, Cal.	622,000
Columbus, Ga.	620,000
Lynchburg, Va.	620,000
Jamestown, N. Y.	617,000
Racine, Wis.	615,000
Windsor, Can.	615,000
Lexington, Mass.	612,000
Santa Monica, Cal.	610,000
West Hartford, Conn.	610,000
Oshkosh, Wis.	605,000
Sharon, Conn.	603,000
Huntsville, Ala.	601,000
Pelham Manor, N. Y.	596,000
Colorado Springs, Col.	593,000
Somerville, Mass.	591,000
Hoboken, N. J.	587,000
Portsmouth, Va.	585,000
Highland Park, Mich.	584,000
Paducah, Ky.	580,000
Pontiac, Mich.	580,000
Ogden, Utah	580,000
Alexandria, Va.	575,000
Bethlehem, Pa.	568,000
Steubenville, O.	567,000
Hazleton, Pa.	567,000

276 to 300

Zanesville, O.	566,000
Chester, Pa.	565,000
Garden City, N. Y.	560,000
White Plains, N. Y.	560,000
Warren, O.	560,000
Washington, Pa.	547,000
Malden, Mass.	546,000
Parkersburg, W. Va.	545,000
High Point, N. C.	544,000
New Britain, Conn.	536,000
Dubuque, Ia.	536,000
Glendale, Cal.	534,000
Ridgewood, N. J.	530,000
Swampscott, N. J.	530,000
Champaign, Ill.	530,000
Sheboygan, Wis.	527,000
Manitowoc, Wis.	525,000
Wilmot, Ark.	520,000
Haverhill, Mass.	520,000
Brighton, Mass.	515,000
Auburn, N. Y.	512,000
Arlington, Mass.	507,000
Red Bank, N. J.	499,000
River Forest, Ill.	498,000
Pueblo, Col.	497,000

301 to 325

Alexandria, La.	497,000
Bloomington, Ill.	496,000
Winona, Minn.	495,000
St. John's, Can.	490,000
Medford, Mass.	489,000
Wilmette, Ill.	488,000
Mount Kisco, N. Y.	487,000
Cleveland, Tenn.	487,000
New Albany, Ind.	486,000
Fitchburg, Mass.	486,000
LaCrosse, Wis.	485,000
Oil City, Pa.	482,000
Wyncote, Pa.	480,000
Irvington, N. J.	477,000
University City, Mo.	475,000
Elkins Park, Pa.	475,000
Bradford, Pa.	475,000
Rockville Center, N. Y.	472,000
Waterloo, Ia.	470,000
Summit, N. J.	469,000
Greenville, S. C.	467,000
Amsterdam, N. Y.	467,000
Easton, Pa.	466,000
Butler, Pa.	465,000
Kenosha, Wis.	465,000

326 to 350

Reno, Nev.	464,000
Cranford, N. J.	464,000
Wausaw, Wis.	461,000
Anderson, Ind.	460,000
Danville, Ill.	460,000
Glen Ridge, N. J.	460,000
Regina, Can.	455,000
Marion, O.	451,000
Superior, Wis.	445,000
Short Hills, N. J.	438,000
Johnson City, Tenn.	438,000
Stamford, Conn.	436,000
Green Bay, Wis.	435,000
Staten Island, N. Y.	434,000
Cumberland, Md.	431,000
Pittsfield, Mass.	430,000
Saskatoon, Can.	428,000
Rye, N. Y.	426,000
Greensburg, Pa.	425,000
Dearborn, Mich.	423,000
Middletown, O.	422,000
Haddonfield, N. J.	420,000
Muskegon, Mich.	420,000
Grosse Pointe, Mich.	420,000
Petersburg, Va.	419,000

351 to 375

Okmulgee, Okla.	417,000
Plainfield, N. J.	416,000
Meridan, Miss.	416,000
Watertown, S. D.	416,000
Newark, O.	415,000
Dorchester, Mass.	412,000
Ottawa, Ill.	411,000
Lafayette, Ind.	410,000
Jackson Heights, N. Y.	410,000
Corpus Christi, Tex.	410,000
Richmond, Ind.	408,000
Waukegan, Ill.	407,000
Lorain, O.	405,000
Helena, Ark.	401,000
Vicksburg, Miss.	398,000
Tyler, Tex.	397,000
Kokomo, Ind.	396,000
Morristown, N. J.	396,000
Appleton, Wis.	395,000
Sandusky, O.	395,000
Wauwatosa, Wis.	395,000
Owensboro, Ky.	393,000
Joplin, Mo.	393,000
Danville, Va.	391,000
Ottumwa, Ia.	391,000

376 to 400

East Cleveland, O.	390,000
Bay City, Mich.	390,000
Newton Center, Mass.	390,000
Salem, Mass.	390,000
Mansfield, O.	389,000
Iowa City, Ia.	388,000
Baton Rouge, La.	388,000
Perth Amboy, N. J.	388,000
Wilmington, N. C.	387,000
Old Brookville, N. Y.	386,000
Meadville, Pa.	385,000
Marion, Ind.	384,000
Queens Village, N. Y.	383,000
Webster Groves, Mo.	381,000
Greenville, Miss.	380,000
Hackensack, N. Y.	380,000
Watertown, N. Y.	380,000
Newburgh, N. Y.	378,000
Piedmont, Cal.	376,000
Kankakee, Ill.	374,000
Pensacola, Fla.	372,000
Billings, Mont.	372,000
New Castle, Pa.	367,000
Quincy, Ill.	365,000
Bloomfield, N. J.	362,000

401 to 425

East Liverpool, O.	358,000
Yakima, Wash.	356,000
Forest Hills, N. Y.	355,000
McAlvester, Okla.	355,000
Berwyn, Ill.	349,000
Ashtabula, O.	349,000
Orlando, Fla.	346,000
Elkhart, Ind.	346,000
Belleville, Ill.	346,000
Galesburg, Ill.	346,000
Nashua, N. H.	343,000
Taunton, Mass.	342,000
Dotham, Ala.	341,000
Mason City, Ia.	341,000
Greenwood, Miss.	341,000
Cairo, Ill.	341,000
Gloversville, N. Y.	341,000
New Brunswick, N. J.	338,000
Bayonne, N. J.	336,000
Great Falls, Mont.	335,000
Bellingham, Wash.	335,000
West Orange, N. J.	334,000
Santa Barbara, Cal.	332,000
Ann Arbor, Mich.	330,000
Cheyenne, Wyo.	330,000

426 to 450

Middletown, N. Y.	328,000
Elyria, O.	325,000
Dansville, N. Y.	325,000
Port Huron, Mich.	322,000
Rome, Ga.	321,000
Union City, N. J.	321,000
Montgomery, Pa.	320,000
Winchester, Mass.	320,000
Milton, Mass.	320,000
Rome, N. Y.	320,000
Tiffin, O.	319,000
Rochester, Minn.	318,000
Patchogue, N. Y.	318,000
Germantown, Pa.	317,000
Chelsea, Mass.	316,000
Uniontown, Pa.	316,000
Cranston, R. I.	316,000
Burlington, Vt.	315,000
Waltham, Mass.	315,000
Hutchinson, Kan.	314,000
Ashland, Ky.	313,000
Clarksville, Tenn.	312,000
Hempstead, N. Y.	312,000
Port Arthur, Tex.	310,000
Norman, Okla.	305,000

Large Individual Claim Payments in 1936

1—$2,000,000 or over
2—$1,000,000 to $2,000,000
13— $500,000 to $1,000,000
20— $250,000 to $500,000
85— $100,000 to $250,000
256— $50,000 to $100,000

CITIES RANKED BY STATES

ALABAMA

Birmingham	$3,412,000
Mobile	1,184,000
Montgomery	976,000
Selma	831,000
Huntsville	601,000
Dothan	341,000
Tuscaloosa	251,000
Marion	215,000
Florence	198,000
Anniston	167,000
Bessemer	165,000
Decatur	161,000
Demopolis	147,000
Alexander City	121,000
Fairfield	98,000
Talladega	97,000
Athens	92,000
Gadsden	92,000
Brantley	87,000
Troy	78,000

ARIZONA

Phoenix	$815,000
Tucson	810,000
Douglas	96,000
Bisbee	57,000
Flagstaff	56,000
Yuma	52,000
Miami	51,000
Prescott	46,000
Nogales	38,000
Peoria	31,000

ARKANSAS

Little Rock	$1,531,000
Fort Smith	963,000
Wilmot	520,000
Helena	401,000
Hot Springs	187,000
Fayetteville	162,000
Pine Bluff	151,000
Jonesboro	140,000
El Dorado	117,000
Prescott	112,000
Texarkana	93,000
Conway	74,000
Siloam Springs	69,000
Batesville	69,000
Fordyce	67,000
DeQueen	65,000
Washington	61,000
Augusta	61,000
Forrest City	58,000
Blytheville	52,000

CALIFORNIA

Los Angeles	$27,420,000
San Francisco	16,187,000
Oakland	3,135,000
Long Beach	1,840,000
Sacramento	1,741,000
San Diego	1,631,000
Beverley Hills	1,120,000
Pasadena	960,000
Berkeley	867,000
Hollywood	725,000
Stockton	681,000
Fresno	642,000
San Jose	622,000
Santa Monica	610,000
Glendale	534,000
Piedmont	376,000
Santa Barbara	332,000
Oxnard	278,000
La Jolla	260,000
Watsonville	207,000

COLORADO

Denver	$7,123,000
Colorado Springs	593,000
Pueblo	497,000
Greeley	183,000
Fort Collins	126,000
Boulder	116,000
Sterling	87,000
Longmont	76,000
Delta	74,000
Grand Junction	63,000
Center	56,000
Lamar	55,000
Canon City	49,000
Loveland	43,000
La Junta	41,000
Fort Morgan	39,000
Las Animas	39,000
Montrose	36,000
Steamboat Springs	33,000
Brighton	31,000

CONNECTICUT

New Haven	$2,611,000
Hartford	1,554,000
Greenwich	1,334,000
Bridgeport	1,327,000
Waterbury	932,000
West Hartford	610,000
Sharon	603,000
New Britain	536,000
Stamford	436,000
Danbury	264,000
Fairfield	243,000
Meriden	180,000
Naugatuck	180,000
Hamden	168,000
New London	168,000
Ansonia	167,000
Norwich	163,000
Middletown	146,000
Manchester	120,000
Norwalk	96,000

DISTRICT OF COLUMBIA

Washington	$11,820,000

DELAWARE

Wilmington	$1,264,000
Dover	87,000
Dagsboro	80,000
Newark	38,000
Bridgeville	32,000

FLORIDA

Jacksonville	$2,147,000
Miami	1,742,000
Miami Beach	930,000
Saint Petersburg	697,000
Tampa	692,000
Pensacola	372,000
Orlando	346,000
Palm Beach	189,000
West Palm Beach	187,000
Daytona Beach	186,000
Tallahassee	157,000
Osceola	143,000
Largo	121,000
Bradentown	120,000
Bartow	116,000
Lakeland	112,000
Clearwater	93,000
Leesburg	84,000
Delray Beach	83,000
Marianna	79,000

GEORGIA

Atlanta	$11,421,000
Savannah	1,230,000
Augusta	1,187,000
Macon	1,110,000
Columbus	620,000
Rome	321,000
Lagrange	257,000
Albany	239,000
Athens	228,000
Valdosta	196,000
Thomasville	164,000
Fort Valley	160,000
Americus	136,000
Dublin	98,000
Brunswick	96,000
Gainesville	92,000
Waycross	89,000
Newman	87,000
Hazelhurst	83,000
Moultrie	78,000

IDAHO

Boise	$263,000
Pocatello	98,000
Twin Falls	68,000
Nampa	49,000
Caldwell	47,000
Burley	43,000
Idaho Falls	40,000
Kellogg	34,000
Buhl	34,000

ILLINOIS

Chicago	$104,310,000
Evanston	4,326,000
Peoria	1,747,000
Lake Forest	1,498,000
Springfield	1,424,000
Oak Park	1,348,000
Highland Park	1,347,000
East St. Louis	1,229,000
La Grange	946,000
Winnetka	878,000
Rockford	876,000
Decatur	872,000
Rock Island	809,000
Joliet	786,000
Freeport	776,000
Elgin	737,000
Moline	720,000
Aurora	683,000
Champaign	530,000
River Forest	498,000

INDIANA

Indianapolis	$14,187,000
Fort Wayne	2,982,000
Muncie	1,635,000
South Bend	1,573,000
Terre Haute	1,427,000
Gary	1,426,000
Evansville	1,340,000
Hammond	657,000
New Albany	486,000
Anderson	460,000
Lafayette	410,000
Richmond	408,000
Kokomo	396,000
Marion	384,000
Elkhart	346,000
Vincennes	297,000
East Chicago	232,000
Keokuk	257,000
Fort Dodge	192,000
Muscatine	173,000
Clarinda	160,000
Marshalltown	140,000
Ames	118,000
Fort Madison	118,000
Oskaloosa	114,000

IOWA

Des Moines	$2,840,000
Sioux City	1,246,000
Davenport	1,087,000
Cedar Rapids	913,000
Burlington	878,000
Council Bluffs	628,000
Dubuque	536,000
Waterloo	470,000
Ottumwa	391,000
Iowa City	388,000
Mason City	341,000
Clinton	302,000
Columbus	217,000
Bloomington	198,000
Decatur	197,000

KANSAS

Wichita	$2,930,000
Kansas City	1,323,000
Topeka	1,061,000
Hutchinson	314,000
Salina	259,000
Lawrence	240,000
Leavenworth	230,000
Emporia	196,000
Atchison	190,000
Manhattan	165,000
Newton	161,000
Pittsburg	155,000
Coffeyville	144,000
Arkansas City	132,000
Dodge City	130,000
Parsons	122,000
Independence	117,000
McPherson	116,000
Eldorado	98,000
Ottawa	98,000

Life Insurance Payments by States in 1936

With Rank as to Payments and Population, Gain or Losses, and Payments Per Capita

	Life Payments in 1936 Total	Rank	Gain or Loss in Payments	% of Gain or Loss	Population Total	Rank	Payments Per Capita
Alabama	$ 23,200,000	29	—$ 900,000	— 4%	2,864,000	16*	$ 8.10
Arizona	4,800,000	45	300,000	7	406,000	44	11.82
Arkansas	16,200,000	35	600,000	4	2,023,000	22	8.00
California	134,700,000	6	—5,600,000	— 4	6,059,000	6	22.23
Colorado	24,600,000	27	—600,000	— 3	1,066,000	32	23.08
Connecticut	56,200,000	11	—2,800,000	— 5	1,734,000	27	32.41
Delaware	6,500,000	41	—100,000	— 2	259,000	46	25.10
Dist. of Col.	11,820,000	37	—1,780,000	—13	619,000	38	19.09
Florida	22,800,000	31	300,000	1	1,642,000	30	13.88
Georgia	29,800,000	21	—1,300,000	— 4	3,060,000	13	9.73
Idaho	4,600,000	46	500,000	12	485,000	42	9.48
Illinois	227,500,000	3	—8,500,000	— 4	7,845,000	3	29.00
Indiana	53,200,000	13	—1,800,000	— 3	3,459,000	11	15.38
Iowa	35,600,000	17	—1,200,000	— 3	2,543,000	19	14.00
Kansas	28,400,000	22	—2,300,000	— 8	1,886,000	24	15.06
Kentucky	32,600,000	19	—2,800,000	— 8	2,883,000	15	11.30
Louisiana	24,700,000	26	—1,400,000	— 5	2,122,000	21	11.64
Maine	16,800,000	34	—1,300,000	— 7	853,000	34	19.70
Maryland	40,200,000	15	—900,000	— 2	1,674,000	28	24.01
Massachusetts	141,600,000	5	1,600,000	1	4,425,000	8	32.00
Michigan	93,300,000	8	—3,200,000	— 3	4,783,000	7	19.51
Minnesota	52,800,000	14	1,400,000	3	2,635,000	18	20.04
Mississippi	12,900,000	36	—800,000	— 6	2,008,000	23	6.42
Missouri	81,300,000	9	400,000	½	3,959,000	10	20.53
Montana	7,600,000	40	—1,100,000	—13	531,000	39	14.31
Nebraska	23,100,000	30	—700,000	— 3	1,364,000	31	16.93
Nevada	1,100,000	49	—100,000	— 9	100,000	48	11.00
New Hampshire	7,700,000	39	—400,000	— 5	508,000	41	15.15
New Jersey	134,300,000	7	—3,600,000	— 3	4,328,000	9	31.03
New Mexico	2,900,000	47	100,000	4	422,000	43	6.87
New York	505,000,000	1	—12,000,000	— 2	12,935,000	1	39.04
North Carolina	31,000,000	20	—1,000,000	— 3	3,457,000	12	8.97
North Dakota	5,400,000	44	—400,000	— 7	703,000	35	7.68
Ohio	171,400,000	4	—5,700,000	— 3	6,713,000	4	25.53
Oklahoma	24,500,000	28	—600,000	— 2	2,528,000	20	9.69
Oregon	27,200,000	24	—2,300,000	— 8	1,017,000	33	26.74
Pennsylvania	281,000,000	2	—16,000,000	— 5	10,136,000	2	27.72
Rhode Island	26,100,000	25	—2,300,000	— 8	681,000	37	38.32
South Carolina	19,700,000	33	—1,700,000	— 8	1,860,000	25	10.60
South Dakota	5,900,000	43	—400,000	— 6	692,000	36	8.53
Tennessee	34,800,000	18	—1,800,000	— 5	2,864,000	16*	12.15
Texas	67,800,000	10	—1,600,000	— 2	6,117,000	5	11.08
Utah	6,400,000	42	—200,000	— 3	516,000	40	12.40
Vermont	7,800,000	38	—400,000	— 5	380,000	45	20.53
Virginia	36,000,000	16	—900,000	— 2	2,671,000	17	13.47
Washington	27,900,000	23	—1,100,000	— 4	1,643,000	29	16.98
West Virginia	21,600,000	32	—2,300,000	—10	1,830,000	26	11.80
Wisconsin	55,600,000	12	1,600,000	3	2,908,000	14	19.12
Wyoming	2,000,000	48	—300,000	—13	233,000	47	3.58

*Alabama and Tennessee are tied for sixteenth place (census bureau).

KENTUCKY

Louisville	$8,108,000
Lexington	1,787,000
Covington	788,000
Paducah	580,000
Owensboro	393,000
Ashland	313,000
Newport	293,000
Spring Station	275,000
Fort Thomas	214,000
Cynthiana	199,000
Frankfort	197,000
Bowling Green	166,000
Paris	163,000
Hopkinsville	135,000
Maysville	134,000
Shelbyville	130,000
Danville	116,000
Middlesboro	96,000
Mayfield	88,000
Fort Mitchell	83,000

LOUISIANA

New Orleans	$9,870,000
Shreveport	1,131,000
Alexandria	497,000
Baton Rouge	388,000
Monroe	288,000
Lake Charles	220,000
Lafayette	107,000
Ruston	87,000
Bogalusa	86,000
Plaquemine	81,000
Hammond	78,000
Mer Rouge	78,000
Crowley	76,000
Minden	76,000
Bastrop	59,000
Opelousas	49,000
Iberia	48,000
Mansfield	44,000
Arabi	41,000
Jennings	41,000

MAINE

Portland	$1,034,000
Bangor	278,000
Lewiston	248,000
Waterville	126,000
Augusta	123,000
Sanford	116,000
Auburn	106,000
Skowhegan	92,000
Norway	90,000
Gardiner	86,000
Houlton	77,000
Rumford	64,000
Presque Isle	59,000
Belfast	51,000
Brunswick	48,000
Saco	41,000
Kennebunk	34,000

MARYLAND

Baltimore	$15,880,000
Cumberland	431,000
Chevy Chase	214,000
Annapolis	206,000
Catonsville	160,000
Frederick	130,000
Salisbury	121,000
Cambridge	108,000
Hagerstown	91,000
Emmitsburg	88,000
Bethesda	78,000
Highlandtown	65,000
Hyattsville	60,000
Crisfield	59,000
Takoma Park	50,000
Frostburg	48,000
Westminster	48,000
Eccleston	40,000
Federalsburg	40,000
Solomons	40,000

MASSACHUSETTS

Boston	$16,858,000
Brookline	3,415,000
Springfield	2,146,000
Worcester	1,980,000
Cambridge	1,560,000
Fall River	1,260,000
Lynn	1,180,000
Lawrence	965,000

(Continued on next page)

Massachusetts—Continued

Lowell	956,000
Holyoke	940,000
Brockton	931,000
New Bedford	850,000
Newton	684,000
Quincy	680,000
Roxbury	640,000
Lexington	612,000
Somerville	591,000
Malden	546,000
Swampscott	530,000
Haverhill	520,000

MICHIGAN

Detroit	$23,878,000
Grand Rapids	4,641,000
Flint	1,460,000
Kalamazoo	1,137,000
Jackson	965,000
Grosse Pointe Farms	960,000
Lansing	860,000
Saginaw	846,000
Battle Creek	660,000
Highland Park	584,000
Pontiac	580,000
Dearborn	423,000
Grosse Pointe	420,000
Muskegon	420,000
Bay City	390,000
Ann Arbor	330,000
Port Huron	322,000
Escanaba	210,000
Benton Harbor	205,000
Ludington	198,000

MINNESOTA

Minneapolis	$14,337,000
Saint Paul	5,875,000
Duluth	1,467,000
Winona	495,000
Rochester	318,000
Saint Cloud	278,000
Paynesville	218,000
Mankato	217,000
Stillwater	216,000
Hopkins	197,000
Hibbing	127,000
Virginia	109,000
Albert Lea	104,000
South Saint Paul	103,000
Brainerd	98,000
Austin	97,000
Waseca	94,000
Willmar	88,000
Crookston	87,000
Faribault	87,000

MISSISSIPPI

Jackson	$1,127,000
Meridian	416,000
Vicksburg	398,000
Greenville	380,000
Greenwood	341,000
Tupelo	278,000
Laurel	203,000
Columbus	188,000
Natchez	166,000
Hattiesburg	152,000
Clarksdale	148,000
Brookhaven	118,000
Gulfport	116,000
Yazoo City	115,000
McComb	94,000
Corinth	93,000
Fayette	90,000
Grenada	85,000
Starkville	83,000
Canton	78,000

MISSOURI

Saint Louis	$24,448,000
Kansas City	12,615,000
Springfield	818,000
Saint Joseph	743,000
University City	475,000
Joplin	393,000
Webster Groves	381,000
Columbia	302,000
Clayton	266,000
Hannibal	244,000
Cape Girardeau	235,000
Kirkwood	216,000
Jefferson City	215,000
Clinton	197,000
Richmond Heights	191,000
Independence	177,000
Sedalia	164,000
Maplewood	130,000
Festus	116,000
Moberly	101,000

MONTANA

Butte	$880,000
Billings	372,000
Great Falls	335,000
Missoula	243,000
Lewistown	116,000
Helena	115,000
Dillon	86,000
Miles City	80,000
Bozeman	76,000
Anaconda	67,000
Livingston	64,000
Kalispell	54,000

NEBRASKA

Omaha	$3,266,000
Lincoln	1,327,000
Grand Island	243,000
Valley	205,000
Hastings	167,000
North Platte	137,000
Fremont	132,000
Beatrice	130,000
Norfolk	121,000
Nebraska City	110,000
Scottsbluff	109,000
Fairbury	97,000
Kearney	96,000
Fairmont	80,000
Falls City	66,000
McCook	64,000
Columbus	61,000
Franklin	57,000
Auburn	52,000
York	46,000

NEVADA

Reno	$464,000
Ely	53,000
Elko	26,000
Gardnerville	25,000
Boulder City	20,000

NEW HAMPSHIRE

Manchester	$912,000
Nashua	343,000
Concord	270,000
Rochester	158,000
Keene	69,000
Hanover	57,000
Dover	55,000
Exeter	37,000
Milford	35,000
Hampton	34,000
Greenville	33,000
Goffstown	31,000

NEW JERSEY

Newark	$6,437,000
Jersey City	2,321,000
Trenton	1,748,000
Paterson	1,547,000
Atlantic City	1,325,000
East Orange	1,240,000
Elizabeth	1,144,000
Montclair	969,000
Passaic	947,000
South Orange	887,000
Orange	840,000
Long Branch	832,000
Camden	796,000
Maplewood	647,000
Hoboken	587,000
Ridgewood	530,000
Red Bank	499,000
Irvington	477,000
Summit	469,000
Cranford	464,000

NEW MEXICO

Albuquerque	$757,000
Santa Fe	198,000
Las Vegas	137,000
Roswell	128,000
Clayton	77,000
Raton	65,000
Las Cruces	61,000
Carlsbad	59,000
Silver City	57,000
Clovis	56,000
Alamogordo	34,000

NEW YORK

New York City	$150,131,000
Brooklyn	33,166,000
Buffalo	14,646,000
Rochester	5,845,000
Syracuse	3,347,000
Bronx	2,612,000
Albany	2,248,000
Yonkers	1,889,000
Troy	1,469,000
Flushing	1,265,000
Mount Vernon	1,247,000
New Rochelle	1,217,000
Schenectady	1,185,000
Utica	1,166,000
Binghamton	1,116,000
Nassau	1,008,000
Scarsdale	977,000
Long Island City	901,000
Larchmont	840,000
Jamaica	787,000

NORTH CAROLINA

Charlotte	$1,558,000
Winston Salem	1,080,000
Raleigh	747,000
Asheville	737,000
Greensboro	688,000
Durham	646,000
High Point,	544,000
Wilmington	387,000
Rocky Mount	277,000
Gastonia	269,000
Wilson	222,000
Thomasville	216,000
Kinston	201,000
Concord	196,000
Salisbury	175,000
Goldsboro	161,000
Fayetteville	157,000
New Bern	147,000
Oxford	146,000
Shelby	146,000

NORTH DAKOTA

Fargo	$894,000
Grand Forks	228,000
Minot	151,000
Bismarck	137,000
Devils Lake	116,000
Jamestown	106,000
Calvin	61,000
Williston	53,000
Mandan	47,000
Dickinson	44,000
Valley City	43,000
Wahpeton	40,000
Carrington	38,000
Enderlin	35,000
Hillsboro	31,000

OHIO

Cleveland	$21,405,000
Cincinnati	17,940,000
Columbus	8,310,000
Toledo	6,317,000
Dayton	4,180,000
Akron	3,610,000
Youngstown	2,335,000
Cleveland Heights	1,665,000
Canton	1,585,000
Chagrin Falls	1,285,000
Shaker Heights	898,000
Lakewood	890,000
Springfield	871,000
Lima	795,000
Hamilton	757,000
Norwood	670,000
Portsmouth	667,000
Alliance	647,000
Steubenville	567,000
Zanesville	566,000

OKLAHOMA

Oklahoma City	$2,995,000
Tulsa	2,696,000
Okmulgee	417,000
McAlester	355,000
Norman	305,000
Muskogee	220,000
Shawnee	195,000
Chickasha	188,000
Ponca City	181,000
Ardmore	164,000
Bartlesville	160,000
Enid	138,000
Seminole	138,000
Henryetta	137,000
Wewoka	135,000
Lawton	125,000
Sapulpa	125,000
Hobart	103,000
Holdenville	98,000
Ada	94,000

OREGON

Portland	$5,912,000
Salem	234,000
Eugene	197,000
Medford	155,000
Klamath Falls	145,000
Albany	98,000
La Grande	96,000
Bend	92,000
Pendleton	86,000
Corvallis	85,000
Astoria	81,000
Baker	77,000
Roseburg	74,000
The Dalles	74,000
Lakeview	68,000
Oregon City	64,000
North Bend	57,000
McMinnville	46,000
Grants Pass	44,000
Ashland	41,000

PENNSYLVANIA

Philadelphia	$34,688,000
Pittsburgh	29,931,000
Scranton	3,636,000
Reading	1,812,000
Harrisburg	1,643,000
Wilkes-Barre	1,429,000
Erie	1,313,000
York	986,000
Williamsport	980,000
Allentown	966,000
Johnstown	888,000
Lancaster	865,000
Merion	815,000
Altoona	741,000
Wynnewood	730,000
Haverford	640,000
Morristown	630,000
McKeesport	625,000
Bethlehem	568,000
Hableton	567,000

RHODE ISLAND

Providence	$5,880,000
Pawtucket	1,858,000
Woonsocket	940,000
Cranston	316,000
Central Falls	267,000
Newport	248,000
Bristol	243,000
West Warwick	216,000
Cumberland	188,000
Westerly	188,000
Barrington	117,000
Wickford	93,000
Edgewood	79,000
Wakefield	56,000
Bristol Highlands	48,000
Charlestown	46,000
Fiskeville	35,000
Riverside	34,000

SOUTH CAROLINA

Charleston	$944,000
Columbia	646,000
Spartanburg	640,000
Greenville	467,000
Anderson	281,000
Florence	223,000
Chester	217,000
Greenwood	198,000
Sumter	166,000
Union	163,000
Rock Hill	148,000
Newberry	127,000
McCormick	118,000
Greer	117,000
Orangeburg	115,000
Gaffney	114,000
Timmonsville	79,000
Laurens	69,000
Aiken	64,000
Lancaster	63,000

SOUTH DAKOTA

Sioux Falls	$788,000
Watertown	416,000
Aberdeen	180,000
Mitchell	134,000
Rapid City	117,000
Huron	106,000
Lead	96,000
Brookings	91,000
Eureka	81,000
Spearfish	73,000
Yankton	68,000
Madison	66,000
Deadwood	57,000
Vermilion	52,000
Winner	45,000
Plankinton	41,000
Elk Point	39,000
Redfield	38,000
Canton	34,000
Mobridge	34,000

TENNESSEE

Memphis	$6,873,000
Nashville	5,798,000
Chattanooga	2,313,000
Knoxville	1,428,000
Cleveland	487,000
Johnson City	438,000
Clarksville	312,000
Jackson	304,000
Columbia	197,000
Kingsport	118,000
Murfreesboro	118,000
Paris	98,000
Shelbyville	98,000
Bristol	96,000
Elizabethton	94,000
Tullahoma	81,000
Brownsville	78,000
Kerrville	78,000
Springfield	77,000
Greenville	76,000

TEXAS

Houston	$4,545,000
Dallas	4,160,000
San Antonio	3,175,000
Fort Worth	1,972,000
Beaumont	1,466,000
El Paso	1,143,000
Waco	945,000
Wichita Falls	895,000
Galveston	865,000
Austin	731,000
Amarillo	690,000
Corpus Christi	410,000
Tyler	397,000
Port Arthur	310,000
San Angelo	295,000
Brownsville	287,000
Mercedes	280,000
Abilene	278,000
Corsicana	277,000
Laredo	261,000

UTAH

Salt Lake City	$1,980,000
Ogden	580,000
Provo	120,000
Logan	86,000
Springville	58,000
Murray	48,000
Richfield	32,000
American Fork	31,000
Nephi	30,000

VERMONT

Burlington	$315,000
Montpelier	155,000
Barre	147,000
Rutland	145,000
Brattleboro	135,000
Bennington	117,000
Saint Albans	88,000
Bellows Falls	86,000
Saint Johnsbury	80,000
Newport	60,000
Windsor	49,000
Waterbury	38,000
Island Pond	31,000

VIRGINIA

Richmond	$4,107,000
Norfolk	1,677,000
Roanoke	895,000
Newport News	645,000
Lynchburg	620,000
Portsmouth	585,000
Alexandria	575,000
Petersburg	419,000
Danville	391,000
Staunton	293,000
Charlottsville	248,000
Farmville	160,000
Covington	133,000
Suffolk	126,000
Fredericksburg	123,000
Bristol	117,000
Clifton Forge	112,000
Winchester	107,000
Hampton	98,000
Martinsville	89,000

WASHINGTON

Seattle	$6,955,000
Spokane	1,568,000
Tacoma	1,367,000
Yakima	356,000
Bellingham	335,000
Everett	265,000
Aberdeen	257,000
Walla Walla	195,000
Wenatchee	157,000
Olympia	156,000
Bremerton	121,000
Hoquiam	120,000
Longview	97,000
Vancouver	96,000
Centralia	95,000
Port Angeles	95,000
Bordeaux	85,000
Puyallup	84,000
Mossyrock	75,000
Kennewick	74,000

WEST VIRGINIA

Charleston	$1,745,000
Wheeling	1,227,000
Huntington	915,000
Parkersburg	545,000
Bluefield	285,000
Fairmont	245,000
Clarksburg	230,000
Morgantown	215,000
Martinsburg	154,000
Beckley	96,000
Williamson	91,000
Princeton	86,000
Nitro	77,000
Elkins	75,000
Hinton	75,000
Kenova	65,000
Welch	65,000
Weirton	60,000
South Charleston	60,000
Logan	55,000

WISCONSIN

Milwaukee	$13,340,000
Madison	1,418,000
Racine	615,000
Oshkosh	605,000
Sheboygan	527,000
Manitowoc	525,000
La Crosse	485,000
Kenosha	465,000
Wausau	461,000
Superior	445,000
Green Bay	435,000
Appleton	395,000
Wauwatosa	395,000
Beloit	298,000
Fond du Lac	290,000
Marinette	280,000
West Allis	280,000
Janesville	266,000
Eau Claire	244,000
Waukesha	220,000

WYOMING

Cheyenne	$330,000
Casper	168,000
Douglas	138,000
Sheridan	135,000
Laramie	96,000
Rock Springs	88,000
Worland	74,000
Rawlins	63,000
Wheatland	60,000
Thermopolis	37,000
Evanston	35,000
Buffalo	31,000

"Life insurance is a good investment, a ray of glorious sunshine through old age, and I cannot speak too highly in encouraging others to carry life protection in some good reliable company."—Elnora Nelson, Argenta, Ill.

PAYMENTS BY STATES

ALABAMA

Total Payments in State.....$23,200,000
Rank in Payments.....29th
Rank in Population.....16th
Payments Per Capita.....$8.10

ABBEVILLE—$66,000
Ernest Lorenzo Danzey, William Wakefield Dawkins, Robert H. Freeman, Archibald W. Howell, William A. Phillips; 2 farmers.

ALBERTVILLE—$57,000
Willie R. Finney, Ross Johnson Garrett, Morris H. Johnson, William R. Millican, Leola Minor, Thomas W. Williams.

ALEXANDER CITY—$121,000
Otho O. Colvin, Horace Kellie Grimes, Edwin J. Lamberth, Wm. Larkin Radney, Simeon Allen Thomas; 1 banker.

ALTOONA—$12,000
Viola Gunnell.

ANDALUSIA—$73,000
Robert G. Crittenden, Hiram A. Hogg, Chas. H. Prichard.

ANNISTON—$167,000
John Gilbert Clonts, James Bee Eggleston, Millard W. Glass, Clarence G. Green, Jessie Ann McGuire, Loren Q. Rhoton, Della Stricklin, Florence L. Wallace. Industrial Companies: —No. 1, 98 claims, $13,183; No. 10, 45 claims, $9,325.

ARAB—$4,000
Robert W. Sides.

ARITON—$11,000
James A. Phillips.

ARLINGTON—$3,000
Farmer.

ASHLAND—$18,000
Allen W. Brooks, Raiford Sanders Dodwell, Mrs. Iula Joiner, Mary Ethel Smedley, Sara Frances Marie Whitman.

ASHFORD—$4,000
1 housewife.

ASHVILLE—$4,000
William O. Fouts.

ATHENS—$92,000
James W. Chambers, Robert M. Rawls; 1 broker.

ATMORE—$18,000
Doziar King.

ATTALLA—$18,000
Jasper N. Goodson.

AUBURN—$31,000
George Ludwig Fick, James W. Sparks; 1 chemist, 1 farmer.

BANKS—$4,500
Willie Davis Cole; 1 former farmer.

BAY MINETTE—$60,000
Henry D. Moorer.

BEATRICE—$4,000
Wm. T. Robbins.

BELLE ELLEN—$8,000
Charles H. Bowen.

BERRY—$3,000
Joseph H. Brewer.

BESSEMER—$165,000
William H. Dennis, Freeman S. Fitzgerald, Clyde Groover, Vester A. Hannah, Charles W. Hill, Ezra S. Moore, George V. Poe, Edwin L. Read, Edward A. Veitch, Ross M. Vest, Thomas B. Walker. Industrial Company No. 1, 165 claims, $18,980.

BILLINGSLEY—$3,000
Kelley F. Davis.

BIRMINGHAM—$3,412,000
Over 330 Ordinary Claims
Over 737 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000	or over	
3—	50,000	to	$100,000
10—	25,000	to	50,000
18—	10,000	to	25,000
24—	5,000	to	10,000
43—	3,000	to	5,000
65—	2,000		
166—	1,000		

James W. Adair, Horace H. Adams, Newton D. Adkins, Lee Agee, Walter H. Anderson, Willie Archibald, Geo. Armstrong, Cora A. Baker, Julius H. Baggett, Osee O. Barnett, Jim Beasley, Square Bell, Tom Bell, Samuel R. Bendict (physician), Francis L. Berry, C. E. Bigsby, Raymond Birse, Mabel Berry Bishop, Simon Blach, William J. Blackmor, Willie Blair, Ada Bands, Madison Booth, Phillip Y. Bowman, Jessie Boykin, Harris Bragg, Wm. L. Brewster, Charles F. Brooks, Jim Brown, James H. Buckalew, Robert Bullard, George Bush.

Edward H. Cabaniss, John W. Carroll, James Casey, L. B. Cash, Dan Caverno, Tom E. Chadwick, Arthur C. Chesser, James W. Christie, Louis Clark, James H. Cockrell, John A. Coker, John C. Collier, Joseph A. Collins, Wm. A. Comer, James Conoway, Alex Cook, Thomas R. Cook, Tommie Cook, Mike Corcey, Wm. M. Cosby, John H. Coughlan, Ell Cowling, William E. Craven, George H. Crider, Will Crosby, Arthur Crowder, Mose Cunningham, Harry N. Curl, Wm. A. Curry, John Dansel, Robert R. Darden, Denward Davis, Jesse Davis, George E. Devine, Ed. Duncan, Jesse Duncan.

Theophilius R. Eagles, Will C. Edge, Jas. N. Edwards, Ruth Ellison, Thomas A. English, Ellis Etheredge, Tom Eubank, Richard J. Evens, H. J. Ferrell, John L. Fleck, Charles R. Fleming, Joe Ford, Otto E. Fricke, Walter Frobos, Howard Gary, Sena Gates, Claude George, John A. Gibbs, Wm. Gideon, Robert Goldsmith, Adams Goodman, Dennis Gorman, Morris Green, Lee Greer, Joe Gregory, Alvin C. Hagood, Freeman Ham, Jr., Frank B. Hamlin, Charlie Harris, Jake Harris, Mitchell Harris, Vinson H. Harris, Will Haris, Perry Hatcher, Mary G. Hawkins, Samuel H. Hay, Thadis Hawkins, Clarence Helton, John L. Henninger, George Hill, Milton Hill, Pauline Hilton, Paul Hines, Willis Hollins, Oscar Hood, Arthur Hooper, George W. Hopson, Jr., Ira Hunt, John E. Hutchinson.

Charles P. Jackson, James Cross, Wm. K. Jennings, Eddie Johnson, Henry Johnson, Samuel Johnson, Wm. Johnson, Charlie H. Jones, Homer Jones, Robt. Jones, Rush Jones, Robert Kidd, Jimmie Lewis, Edwin Linthicim, Allen G. Loehr, Curtis Lockett, Sam Long, Joseph Lawrence, James R. Longshore, Lonnie Lenderman, John Lewis, John Lindsey, Benjaman Lively, James Luckie, John Luke, Martin McAlpine, Alfred McCarty, James McFall, Allen E. McGraw, Homer B. McKee, Thomas McLane, Wm. McPherson, Barbara Manley, Seymour Markstein, Lucius Martin, Willie Martin, Wm. Matthews, Forrest Maxwell, Joe May, Edmond Mayfield, Erwin Mines, Sr., Edward Minor, Lila Mitchell, Alexander Mixon, Ellen Moffett, Betty Moore, Ezra Moore, Robert Moreland, Emory Morris, Calun Moses, Lucious Moss, E. Mound, George A. Murphy.

James Nussner, Lomza Nale, Jerry Nelson, Monroe Nelson, Sandy Nichols, Clyde W. Noel, Thomas O'Hara, Wm. Outlaw, B. Parks, James B. Payne, Harvey Perryman, Wm. Peterson, George F. Pilcher, Will Pinson, Joseph Plumadore, Thomas Porter, Ella Prickett, Homer E. Poore, John B. Powell, Martin Propst, Percy Reese, Mike Regas, Lucia Richards, Theoderic Ridout, Beverly Robinson, Glenn Rodd, Edmund L. Rothwell, John Rountree, Manuel Safoul, Joseph Saks, N. H. Sayers, Murray Schatz, Harry Scrudder, Henry L. Sherrod, Alex Shockley, Benjerman Sims, John A. Sirnit (electrical engineer), John Smith, George Smith, Decatore Smitherman, Frank Smithson, Roy Spiegel, Hampton Stewart, Wm. Stoddard, Charles Stokes, Frank Strauter.

John Tarrant, Walter Tarrant, Henry Tolbert, Fred Thomas, Herman Thorne, Robert Toney, Nezzie Towns, Joe Tucker, J. Turner, Earnest Vandierere, Joseph Varner, Willie Varner, Harley Vickery, Benjamin H. Wallace, Sam Washington, James Weaver, Dock White, John White, Arthur Williams, George Williams, Jim Williams, Wm. Williams, John Wilson, Felix E. Woodward, Wm. Wyatt.

Additional partial list by occupations: Agent, assistant manager, chemist, conductor, meter installer, engineer, toll engineer, freight agent, grocer, grain merchant, grocery buyer, housewife, hydro engineer, ice manufacturer, insurance salesman, lawyer, 2 ministers, painter, merchant, 3 retired, 4 salesmen, surgeon, 2 vice-presidents.

Industrial Companies: —No. 1, 461 claims, $59,995; No. 2, 121 claims, $28,774; No. 10, 155 claims, $18,698.

BOAZ—$26,000
David A. Morton (physician), Opal Williams.

BRANTLEY—$87,000
George Catrett, Joseph B. Moxley (physician), Joseph Reynolds, Henry Williamson.

BREWTON—$18,000
John David Leigh

BRIDGEPORT—$26,000
1 insurance agent

BROOKSVILLE—$2,000
Finis Croxton

BRUNDIDGE—$37,000
James F. Hightower

BUENA VISTA—$2,000
George Daugett

CALERA—$3,000
Otelia Compton

CAMDEN—$24,000
James M. Moss

CANOE—$2,000
Carrie A. Stanton

CAPPS—$3,000
Henry G. Capps

CEDAR BLUFF—$7,000
Tommie Lenora Williamon; 1 station agent.

CENTER—$9,000
Charles Ward

CHANCE—$2,000
Marsh Dozier

CHATOM—$2,000
Frank Turner

CHUNCHULA—$2,000
Ransom Orvin

COURTLAND—$6,000
1 housewife

CROMWELL—$3,000
Sallie K. Littlepage

CROSSVILLE—$19,000
Jobe E, Bowers, Nannie T. Croft, Walter L. Cutchen, Early B. Kellett, Henry G. Stephens.

CULLMAN—$30,000
John T. Alldredge, James K. Bland, Johnie Norton, John Norwood, Leroy Pierce, Wm. Ray, Leonard Whitlock; 1 newspaper editor.

DADEVILLE—$38,000
John Hicks, Caroline McDonald; 1 merchant.

DANVILLE—$2,000
Thomas Harp

DAWSON—$3,000
Joseph Hemphire

DECATUR—$161,000
Charles Green, Augustus Harris, Glenn Newhart, Wallace Paul, Viola Polk. Industrial Company No. 10, 45 claims, $7,221.

DEMOPOLIS—$147,000
Emmet Fuller, Claude Lacey; 1 physician.

DOTHAN—$341,000
J. Luke Adams, Sam Baker, John Botts, Sanford Dawsey, Julian Dell, Carl Fellows, Joseph Holland, Roscoe Law, Wm. McAteer, J. McKnight, James Moore, Perry Nichols, Raymond Plant, George Smith, Mary Thomley, Osmond Watson; 1 proprietor, 1 grocer.

DOUBLE SPRINGS—$7,000
Thos. Blake, Edythe Seymour.

ELBA—$3,000
Lucius Carr

ENSLEY—$13,000
Wm. D. Boyette, Will Edge, Alex Mixon.

ENTERPRISE—$12,000
Frank Price, John Windham.

EQUALITY—$4,000
John Junter

EUFAULA—$76,000
2 cotton brokers, 1 dentist.

EUTAW—$41,000
1 banker, 1 farmer.

EXCEL—$2,000
Henry White

FACKLER—$2,000
Charles Wilson

FAIRFIELD—$98,000
Lucius Chaney, Hugh Ellis, Mille King; 1 minister, 1 superintendent.

FAUNSDALE—$3,000
Clifford W. Fulford

FAYETTE—$23,000
Thos. Robertson; 1 banker, 1 farmer.

FIELD—$15,000
Major War Dept.

FLORENCE—$198,000
Over 17 Ordinary Claims
Over 52 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$50,000	or over	
3—	10,000	to	25,000
1—	5,000	to	10,000
1—	3,000	to	5,000
4—	2,000;	7—1,000	

Eldedge Bryant, Daniel Cornelius, Julian Howard, Vera Killen, Thos. Morgan, Katz Patterson, Benamin Rogers, Willie Smith, John White.

Additional partial list by occupations: 2 bankers, manager, milliner. Industrial Company No. 1, 52 claims, $11,207.

FLOMATON—$2,000
Wm. H. McCloud

FOLKVILLE—$4,000
Joseph B. Elliott (physician).

FOREST HOME—$5,000
Bertie Hutchison

FORT McCLELLAN—$4,000
John Wilson

FORT PAYNE—$4,000
Erby Fischer

FRANKLIN—$2,000
David Millan

FYFFE—$2,000
Janie Portwood

GADSDEN—$92,000
Over 12 Ordinary Claims

Paul Allison, William Frith, Jr., Alexander Graves, Jr., William Hagin, Ranson Holland, Charles Pearson, A. E. Vice; 1 housewife, 1 machinist.

GAINESVILLE—$4,000
John Rogers

GAYLESVILLE—$4,000
Robert McWhorter (physician).

GEORGIANA—$17,000
David Fail (physician), Roy McNeil; 1 dentist.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

CONTESTS

In addition to volume of business Protective Life tries to make its contests help its agents reach other important objectives. They are rewarded according to the objectives attained.

Among these are:

1. Larger average size policies
2. Quality prospects
3. Settlement with application
4. Improved persistency record
5. More business on present policyholders
6. Annual premium business.

The agent benefits through increased income from both first year and renewals, time saved in delivery, and a widening circle of contacts among quality buyers.

Protective
LIFE INSURANCE CO.
BIRMINGHAM, ALABAMA.
S. F. Clabaugh, President

Alabama—Continued

GILBERTOWN—$4,000
Julius Holcombe

GLENWOOD—$2,000
Richard Everage

GORDO—$7,000
Marvin King; 1 farmer.

GREENSBORO—$2,000
Alfred Waller

GREENVILLE—$3,000
James Bargainer

GUIN—$3,000
Rubin Hollis

GUNTERSVILLE—$18,000
Maggie Gable, Ollie Lacklear.

HALEYVILLE—$8,000
Oscar Barber, John Spradlin.

HAMILTON—$2,000
Beulah Stivener

HANCERVILLE—$2,000
T. Sudduth

HARTFORD—$16,000
Will Daughtry, Joseph Ford, Charles Peacock.

HARTSELLS—$31,000
James Gibson, Jasper Hardwick, Jonathan Orr.

HAYNESVILLE—$14,000
John Bentley, Dawson Leatherwood; 1 judge.

HEADLAND—$9,000
Dixon Bush, Hcrley Walden.

HONORAVILLE—$2,000
Nettie Head

HUNTSVILLE—$601,000
Fred Caldwell, Glenn Pintler, John Pitman, Jr. (lieutenant); 1 judge (retired).

JACKSONVILLE—$14,000
Jeff Crow

JASPER—$34,000
Morton Renfroe

KELLERMAN—$3,000
John L. Kellerman

LACEY SPRINGS—$2,000
Grace Prince

LAFAYETTE—$42,000
Thos. Howard; 1 agent, 1 broker, 1 service station operator.

LAPINE—$11,000
Halbert McRee; 1 farmer.

LARKINSVILLE—$3,000
Phillip Manning

LEEDS—$10,000
Bewley Merrell

LEESBURG—$3,000
Theodosia Hannah

LEIGHTON—$2,000
William Ayvock

LIVINGSTON—$32,000
Oscar Cobb; 1 farmer.

LOCKHART—$9,000
Robert Hudson, Charles Simmons.

LOUISVILLE—$12,000
Oscar Bryan, James Butts, Aboyd Whigham; 1 farmer.

LOWER PEACHTREE—$20,000
Wm. R. King; 1 farmer.

LOXLEY—$3,000
David Barnhill

LUVERNE—$13,000
David Finlay, Peter Mitchell; 1 housewife.

McKENZIE—$9,000
Romallis Johnson, James Jones, Wm. Travis.

MARGERUM—$3,000
Charles Willis

MARION—$215,000
Wm. Blackburn, Leroy Donavan, J. Moore; 1 plantation owner, 1 retired.

MARION JUNCTION—$10,000
James Alexander

MATHEWS—$3,000
Thomas Turnipseed

MAXWELL FIELD—$40,000
Francis P. Booker

MILLERS FERRY—$2,000
Curtis Simpson

MILSTEAD—$2,000
James J. Davis

MOBILE—$1,184,000
Over 60 Ordinary Claims
Over 461 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
2— 25,000 to 50,000
5— 10,000 to 25,000
6— 5,000 to 10,000
13— 3,000 to 5,000
5— 2,000; 29—1,000

Lucious Adams, James Barnett, Welcome Breneman, James Cook, Joseph Crow, Joseph Driver, Robert Fluker, Albert Harkins, Henry Hill, Wm. Jackson, Harry Jones, Boxter Knox, Nicholas Kramer, George Lyons, Thomas Murray, Daniel McDuffie, Eugene Magee, Ella Meacham, Tilden Perry, John Petrich, Fred Rucker, Wiley Rumph, Valcour Stone, John Walsh, Jr. (bookkeeper), Wm. Ward, Ray Woodard.

Additional partial list by occupatons: Accountant, dentist, executive Natural Corp., 2 insurance agents, grocer, retired salesman.

Industrial Companies: —No. 1, 232 claims, $37,551; No. 7, 19 claims, $1,676; No. 10, 210 claims, $25,249.

MONROEVILLE—$27,000
Margaret Coxwell, Annie Crook; 1 hotel proprietor, 1 housekeeper, 1 salesman.

MONTGOMERY—$976,000
Over 49 Ordinary Claims
Over 241 Industrial Claims
CLAIMS BY AMOUNTS:
4—$25,000 or over
11— 10,000 to 25,000
9— 5,000 to 10,000
7— 3,000 to 5,000
10— 2,000; 10—1,000

Phillip Baum (merchant), Joseph Boyd, Jas. Campbell, Malcom Carmichael, Andrew Collins, Julian Gibian, Topie Holmes, Douglas Howe, Richard Park, Walter Shepherd, John Smith, Harry Snow (general manager), Julian Sternfeld.

Additional partial list by occupations: Accountant, dentist, executive Natural Corp., 2 insurance agents, grocer, retired salesman.

Industrial Companies: —No. 1, 162 claims, $20,245; No. 10, 79 claims, $7,759.

MONTROSE—$6,000
Norborne Clarke

MORRIS—$6,000
Sam Kubiak

NEW BROCKTON—$2,000
Clara Dykes

NEW MARKET—$8,500
Walter Brooks, John Fenn.

NEWTON—$2,000
Mary Trawick

NEWVILLE—$2,000
George Bowen

NORTHPORT—$19,000
John Bell, Nathan Chestnut, Jesse Stephens; 1 farmer.

NOTASULGA—$67,000
Eugene Boles, Wm. Bridges; 1 retired.

ONEONTA—$4,000
Newil Lowe

OPELIKA—$59,000
Thomas Bradford, Harvey Cooper; 1 grocery merchant, 1 farmer.

OPP—$57,000
Wm. E. Fuller, Henry King; 1 farmer.

OXFORD—$5,000
Knox Hughes

OZARK—$61,000
Wm. Garner, Era Grimes, Christopher Johnson, Admiral Peters, John Woodham; 1 dealer in live stock.

PATSBURG—$2,000
John Fowler

PIEDMONT—$33,000
Charley Wood

PRATTVILLE—$14,000
Lelia Gissendaner; 1 farmer.

PYRITON—$2,000
Henry Milstead

RAMER—$9,000
Albert Jones

RED BAY—$5,000
Roscoe Stidham

RED LEVEL—$3,000
George W. Foshee

RIPTON—$3,000
Jas. Robinson

RIVERTON—$3,000
John Crenshaw

ROANOKE—$65,000
Benfamin Rives; 1 salesman.

ROBERTSDALE—$5,000
Otis Wise

RUSSELLVILLE—$51,000
Claude Berry, Wm. Carter, Lille Sherrod, Thomas Roberson.

SAMSON—$59,000
Marion Anderson, Wm. Pinckard, Alice Roach; 1 housewife.

SCOTTSBORO—$66,000
Wm. Payne, Elias Shelton; 1 mayor.

SEAMAN—$2,000
Effie Turner

SELMA—$831,000
Over 20 Ordinary Claims
Over 10 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
5— 25,000 to 50,000
6— 10,000 to 25,000
4— 5,000 to 10,000
2— 3,000 to 5,000
1— 1,000

Monroe Maas, Philip Moss (physician), Henry Thornton.

Additional partial list by occupations: Merchant, physician, retired former owner marble yard, salesman, undertaker.

Additional partial list by occupations: Architect, bankruptcy referee, clothing merchant, custodian, farmer, judge, 2 merchants, president, salesman.

Industrial Company No. 10, 59 claims, $6,212.

SHORTERVILLE—$4,000
James Scott

SOMERVILLE—$46,000
Thomas Russell; 1 physician.

STEVENSON—$11,000
Wm. Legg, Jesse Prince (physician).

SULLIGENT—$36,000
Nancy Faulkner, Hosear Ogden.

SUNNY SOUTH—$2,000
Nettie Portis

SWEET WATER—$2,000
Jay Lewis

SYLACAUGA—$5,000
David C. Pruet

TALLADEGA—$97,000
Wm. Boynton, Fletcher McLane, Roy Wilkerson; 1 bank president, 1 deputy sheriff.

THEODORE—$2,000
Hilden Hederstedt

THOMASVILLE—$15,000
Dovey Anderson; 1 jeweler.

TOWN CREEK—$3,000
Charles Green

TROY—$78,000
Wm. Carroll, James Chancey, James Floyd, James Hillard, Lamar Jernigan, James Stanaland, Bailey Talbot, Jr.

Additional partial list by occupations: Agent, circuit clerk, former carpenter, former insurance agent, housewife.

TUSCALOOSA—$251,000
Over 14 Ordinary Claims
Over 10 Industrial Claims
CLAIMS BY AMOUNTS:
2—$10,000 or over
1— 5,000 to 10,000
3— 3,000 to 5,000
3— 2,000; 5—1,000

Bernard Harwood, Andrew Lancaster, Hugh Prince, Lennie Twilley, Laura Wilson.

Additional partial list by occupations: Bakery supervisor, druggist, housewife, lawyer.

Industrial Company No. 10, 24 claims, $3,200.

TUSCUMBIA—$62,000
Lenna Mays, 1 clerk.

UNION SPRINGS—$14,000
Menzo Shelton; 1 retired.

UNIONTOWN—$46,000
Robt. Adair, Junie Harwood.

VERBENA—$2,000
Charlie Hughes

WANNVILLE—$2,000
Bill Dobbins

WARRIOR—$16,000
John Hamilton, Robert Montgomery.

WEST GREENE—$2,000
Edward Ferguson

WETUMKA—$931,000
James Alexander, Samuel Butler; 1 merchant.

WILSONVILLE—$4,000
G. Franks

WILTON—$3,000
German Crosby

WOODVILLE—$2,000
Stella Knight

WOODWARD—$5,000
Arthur Higdon

WYLAM—$14,000
Claud Kay, Wm. Roberts.

ARIZONA

Total Payments in State.....$4,800,000
Rank in Payments.....45th
Rank in Population.....44th
Payments Per Capita.....$11.82

AJO—$3,000
Elise Fisher; 1 bookkeeper, 1 office clerk.

APACHE—$4,000
T. Floyd Miller.

BISBEE—$57,000
Jonathan Hawkins, farmer; 1 carpenter, 1 engineer, 1 leasor and machinist.

CHANDLER—$14,000
George Sanders, Ernst Schmidt.

DOUGLAS—$96,000
Lawrence Finnegan, James Howell; 1 pharmacist, 1 teacher, 1 truck driver.

FLAGSTAFF—$56,000
Willie Welch; 1 college instructor.

FLORENCE—$3,000
Philander Galbraith.

HAYDEN—$4,000
Millard Cowden.

HIGLEY—$21,000
Bernice Horn, office manager.

INSPIRATION—$9,000
Charles Bellmaine; 1 timekeeper.

LEUPP—$2,000.
Stanton Borum.

MAMMOTH—$2,000
Erastus Kelly.

MARICOPA—$9,000
Retired.

MESA—$14,000
Chauncey Curtis, Milton Sargent.

MIAMI—$51,000
General manager, manager iron & metal co.

NOGALES—$38,00
Matthew Hamlin, Charles Hardy, Francisco Valdez; 1 plant helper.

ORACLE—$10,000
Salesman.

PATAGONIA—$2,000
Richard Rowe.

PEORIA—$31,000
Ranch owner.

PHOENIX—$815,000
Over 78 Ordinary Claims
Over 46 Industrial Claims
CLAIMS BY AMOUNTS:
7—$25,000 or over
7— 10,000 to 25,000
6— 5,000 to 10,000
14— 3,000 to 5,000
21— 2,000; 23—1,000

William Allard, Ernest Ames, Henry Austen, Harold Baker, Harry Butterfield, Patrick Costello, Henry Cotner, Laura Coy, Ellis Eastman, Laurence Fisher, J. Follard, Roy Goodrich, executive, Stell Jordan, Adelene Kidd, Anna Klapproth, Robert McCreight, John Masten (farmer), Earl Mumby, Stanley Rogers, J. Russett, Harold Shell, Rhea Shemer.

Frank Smith, Arnold Storrer, Kate Sutton, Edward Swarthout, Raymond Whitelaw, Walter Wood, Alfred Wottrich.

Partial list in addition to above by occupations: Adjutant general, auditor, barber, 2 bookkeepers, clergyman, executive, farmer, former rancher, former realtor, grocer, 3 lawyers, manager ice & fuel company, manager drug store, manager of store, physician, proprietor, public accountant, retired salesman, stenographer, 2 teachers. Industrial Co. No. 7, 46 claims, $5,097

PRESCOTT—$46,000
Bernie Carroll, Samuel Hall.

SALINA SPRINGS—$18,000
Indian trader.

SCOTTSDALE—$13,000
Effie Jennings, Julia Morton, Edw. Roth, Roy Suttle.

SELIGMAN—$2,000
Robert Burritt.

SUPERIOR—$3,000
John O'Donnell; 1 mine superintendent.

TAYLOR—$2,000
Luella Snell.

TEMPE—$16,000
Charles Filger; 1 farmer.

TUCSON—$810,000
Over 46 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
3— 25,000 to 50,000
7— 10,000 to 25,000
5— 5,000 to 10,000
5— 3,000 to 5,000
12— 2,000; 13—1,000

Abbie Brown, Hyman Capin, Walter, Elgin, Charles Fowler, Teresa Garcia, J. Gibbons, John Hedel, Wm. Johnson, A. Kelley, Betty Langrick, John Neal, John Obermier, Joseph Pereira, Henry Peterson, Wm. Raleigh, Jesse Rickman, Dell Robinson, Harrison Sanborn, Earl Stanard, Ben Turner, Wm. Williams, Benton Woodroof.

Partial list in addition to above by occupations: Automobile dealer, carpenter, cashier, clerk, housewife, investor & realtor, retired, retired R. R. agent, 2 salesmen.

WARREN—$20,000
James B. Gamble; 1 retired surgeon.

YUMA—$52,000
Otto Doran, Rollin Reed.

ARKANSAS

Total Payments in State.....$16,200,000
Rank in Payments.....35th
Rank in Population.....22nd
Payments Per Capita.....$8.00

ALEXANDER—$2,000
James Zuber.

ALMA—$2,000
Maria Maidic.

AMITY—$6,000
Former lumberman.

ARKADELPHIA—$47,000
Thomas Allison, Lester Buck, Ollo Meeks, Hardy Winburn.

ASHDOWN—$29,000
Kathryn Boss, Thomas Cook, Major Lewis, Edwin Phillips, Edith Pickett; 1 scholar.

AUGUSTA—$61,000
Jonathan Haralson, Harry Smith, Thomas Stanley; 1 housewife, 1 merchant.

AUSTIN—$2,000
Housewife.

BALD KNOB—$12,000
Loy Danley, Tobe Duke, Alpheus Moody, Emma Withers; 1 housewife, 1 mill operator.

BATESVILLE—$69,000
Ira Barnett, 1 farmer. 2 merchants, 1 retired.

BAUXITE—$5,000
D. Lindsey, Bennie Walters.

BEARDEN—$27,000
John Dilling, Mellie Lindsey, Benjamin Vaughan.

BEE BRANCH—$2,000
Arthur Scanlan.

BEN LOMOND—$2,000
Thos. Rhyne.

BENTON—$39,000
Marie Frey, Otho Wilkerson, Sr.

BENTONVILLE—$31,000
David Peel.

BERRYVILLE—$2,000
James Pritchard (farmer).

BLUFFTON—$2,000
Kate Moody.

BLYTHEVILLE—$52,000
Leon Briscoe, James Bunch, L. Collins, Thelma Parsley, Viola Roush; 1 veterinarian.

BOONEVILLE—$36,000
Dewitt Baker, Robt. Beam, Glen Comer, Bedford McKinnie, Clara Vaughan; 1 retired merchant.

BOYDELL—$9,000
Frederick Yeager.

BOYDSVILLE—$3,000
George Mouser.

BRADFORD—$2,000
Louis Gray

BRIGGSVILLE—$4,000
Edward McCall.

BRINKLEY—$5,000
Wm. Coln, James Murray.

BRYANT—$4,000
Luther Hatchett.

BUCKNER—$4,000
Judson Bourland.

BUFORD—$2,000
Mary Jordan.

BURDETTE—$19,000
James Tompkins.

BYRON—$2,000
Walter Sanders.

CABOT—$5,000
Nellie Belyeu, Franklin Blair (physician).

CALICO ROCK—$5,000
James Wood.

CAMDEN—$39,000
John Ashworth (professional golf manager), Wm. Crawford, Neil Sylvester, Wm. Hawkins; 1 superintendent, 1 merchant.

CARLISLE—$4,000
James Daniel, Fred DeGinther.

CAVE CITY—$2,000
James Goff.

CHARLESTON—$3,000
Joe Cooper.

CLARENDON—$6,000
Robert Rose

CLARKSVILLE—$11,000
Geo. Mason, Eugenia Taylor; 1 tax collector.

CONWAY—$74,000
Richard Blackwell, Hugh Cureton, Joseph Dussex, Frank Hamling, Jane Harton, Luther Houser, James Muse, Hugh Purcell, Wm. Salter, Geo. Shelton; 1 manager of store.

CORNING—$16,000
Charles Barnett; 1 deputy circuit clerk.

COTTER—$4,000
Leonard Fritsch.

COTTON PLANT—$39,000
Thomas Carter; 1 farmer.

CROSSETT—$16,000
Jesse Beall; 1 payroll clerk.

CENTER RIDGE—$2,000
Luke DeSaloo (farmer).

DAMASCUS—$5,000
Emily Ridling.

DANVILLE—$15,000
John Keathley; 1 housewife.

DARDANELLE—$6,000
Harry George, Wm. Lowery.

DAY—$2,000
Housewife.

DELAWARE—$2,000
Frances Nichols.

DEQUEEN—$65,000
Richard Husgins, Claud Ray.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

Arkansas—Continued

DERMOTT—$16,000
Lucy Dennington.

DEWITT—$2,000
Daisy Williams.

DUMAS—$7,000
Clyde Carnahan, James Watts.

ELAINE—$20,000
John Crow, Jr., Otto Harden.

ELDORADO—$117,000
Sam Arnold, James Barr, Charley Eagan, Larence Morgan, Monroe Van Hook; 1 clerk, 1 retired, 1 yard clerk. Industrial: Co. No. 10, 102 claims, $17,225.

EMMET—$3,000,
John Hamric.

ENGLAND—$27,000
Cecil Galloway, Luther Pritchard, Wm. Temple; 1 farmer.

FAYETTEVILLE—$162,000
Finis Anderson, Morgan McMichael, Albert Patten, Jr., Emmett Ratliff, James Walker.

FLIPPIN—$2,000
Lloyd Williams.

FORDYCE—$67,000
George Smith; 1 realtor, 1 retired lumberman.

FOREMAN—$12,000
Egbert Jennings, Walter Martin.

FORREST CITY—$58,000
Fred Eldridge (bookkeeper), Carl Gustafson, P. Henderson, Etta Johnson, Chas. Luallen (merchant), Courtney Ulen, James Wilson; 1 housewife.

FORT SMITH—$963,000
Joseph Bonds, Wm. Castling, Geo. Curtis, Ben Hall, Margaret Hord, T. McClinton, Rudolph Ney, Geo. Powell, Henry Turner, Leonard Vines; 1 dry goods merchant, 2 merchants. Industrial companies:—No. 1, 68 claims, $15,067; No. 10, 68 claims, $9,425; No. 15, 15 claims, $1,370.

GRAVELY—$8,000
Warren Robinson.

GREEN—$3,000
Housewife.

GREENBRIER—$5,000
Martha McGinty, Clemiel Presley.

GRIFFITHVILLE—$4,000
Bert Grissom.

GRUBBS—$5,000
Ethel Dillon, Edward Murphy.

GURDON—$9,000
Dee Kirby, Raymond Tarpley, Wm. Wingfield.

HALLEY—$6,000
Harvey Parnell.

HAMPTON—$6,000
Jemell Dunn, Brody Furlow.

HARRISBURG—$16,000
William Bradford (physician), Marley Massengill, Marshall Simmons; 1 former lumber mill sawyer.

HARRISON—$8,000
William Jones (farmer), Libertha Lindsey, Wm. Myers, Wm. Taylor, Wm. Williams (farmer).

HARTFORD—$2,000
William Baker.

HARTMAN—$2,000
Harlow Wilson.

HAYNES—$2,000
Bertha Draper.

HAZEN—$5,000
Walter Brown (rural carrier).

HEBER SPRINGS—$11,000
Wilbur Dougherty, Moody Henson, Andrew Linn, Maurice Love.

HELENA—$401,000
Jay Burks, Lawson Davis, Richard Doughtie, Isom Morris, Luther Sullivan; 1 oil mill employee. Industrial companies:—No. 10, 42 claims, $4,965; No. 15, 19 claims, $3,358.

HOPE—$11,000
Benjamin Gay, Geo. Schooley, Henry Yerger, Lemuel McIntosh, John Newman.

HORATIO—$4,000
George Henry.

HOT SPRINGS—$187,000
George Cross, Wm. Gibbs, Will Kloethe, Claude Sharitz (contractor); 1 druggist, 1 retired. Industrial companies:—No. 1, 23 claims, $4,942; No. 15, 12 claims, $4,031.

HOWELL—$3,000
Payton Alston.

HUGHES—$3,000
Wm. Mehearg (salesman).

HUMPHREY—$3,000
William Stillwell.

INK—$2,000
Oscar Wood (farmer).

JENNIE—$2,000
Farmer.

JOINER—$4,000
Herbert Wilson.

JONESBORO—$140,000
Louie Bauer, Horace Dennis, Wm. Findley, Quinnie Mallory, Alvis Malone, Mamie Nash, John Richards. Industrial companies:—No. 1, 163 claims, $28,807; No. 10, 85 claims, $14,667.

JUDSONIA—$2,000
James Chastain.

JUNCTION CITY—$6,000
Frank Dowdy; 1 merchant.

KENSETT—$2,000
Wm. Daniel.

LAKE VILLAGE—$49,000
Fanny Dantzler; 1 lawyer.

LEACHVILLE—$2,000
Charles Mead.

LEPANTO—$3,000
Wm. Thurman.

LEWISVILLE—$19,000
James Landes, Joseph Warren; 1 U. S. Navy Man.

LITTLE ROCK—$1,531,000
Over 102 Ordinary Claims
Over 370 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000	or over	
1—	50,000	to	100,000
1—	25,000	to	50,000
11—	10,000	to	25,000
13—	5,000	to	10,000
19—	3,000	to	5,000
19—	2,000		
37—	1,000		

Charles Bagg (merchant), Joe Berger, Sr., Dan Dooe, Barney Casey, Clemens Hauser, Yetta Cohn, Louis Cozad, Sam Dodds, Lewis Finch, James Fuller, Geo. Garratt, Wesley Garrett, Delbert Greene, Chas. Hendrix, Mary Huggins, James Hurley, Dewey Lawhorn, Thomas Longcoy, Wm. Lusby, Jack Lyon, Patrick McDowell, Patrick McNeirney, Sr., Walter Matthews, Jr., Linton Morehead, Ruby Nesbitt, Joseph Ott, James Owens (superintendent), Stonewall Owen, Thomas Owen, Wm. Owens (engineer), John Parkin, Wm. Phillips, Minnie Priest, Thomas Reed, Charlie Riddle, Eugene Schader, Henry Schaer, Eva Smith, Joseph Stoddard, Joe Taylor. Additional partial list by occupations: Auditor, Chief of Police, 2 clerks, contractor, detective, druggist, freight agent, general manager, 2 housewives, lawyer, lumbermen, partner in candy company, pastor, 2 physicians, president printing company, PWA director, retired expressman, 3 salesmen, social worker, tailor, 2 students, surgeon, surveyor. Industrial companies:—No. 1, 235 claims, $49,030; No. 10, 135 claims, $17,901; No. 15, 51 claims, $10,450.

LONDON—$5,000
Mark Price.

LONE ROCK—$2,000
Hobart Pryor.

LONOKE—$16,000
James Crutcher, Chas. Hallum, Milton Hicks.

LOUANN—$4,000
Lucius Wright.

LOWELL—$4,000
Lucius Wright.

McGEHEE—$14,000
Carrie Cash, Oma Chenault, Virgil Haisty; 1 railroad clerg.

McRAE—$2,000
Caril Liles.

MAGNOLIA—$9,000
Harold Couch (merchant-grocer dealer), Thos. Hash.

PAYMENTS GREAT COMFORT

In commenting upon the life insurance payments in Utah, Governor Henry H. Blood of Utah said:

"A statistician asserts that in the past calendar year something like $6,400,00 revenue came to Utah citizens from life insurance. The probable division was about $3,800,000 to living policy-holders and about $2,600,000 to beneficiaries by reason of the death of the insured.

"In a state of half a million persons this figures out about $12 per person, or, say, $60 for a family of five. The figures are not large, probably not so large as the national average. Yet these millions returning to the state for circulation during a time when, as was frequently the case, the recipient was in need, must have been a source of great comfort to the individual and a considerable stimulation, also, to the return of prosperous conditions in Utah.

"Insurance encourages thrift in the individual. It is a tried and practical means of obtaining that 'security' so frequently heard of in these times. It brings comfort when comfort is most needed, and softens the blow of misfortune. It is frequently used in commercial and industrial enterprises. It is good business."

MALVERN—$16,000
William Fowler, Miller Halbert (physician); 1 bookkeeper.

MANDERVILLE—$2,000
Kathleen Taylor.

MARION—$51,000
Samuel Neely

MARKED TREE—$2,000
Beulah Holland.

MARMADUKE—$2,000
J. Goldsmith.

MARSHALL—$5,000
Hayden Argo (bank cashier).

MARVELL—$6,000
Wm. Carlton, Susie Carey, Albert Jarrett.

MAYFLOWER—$2,000
Joseph Boyles.

MENA—$32,000
Sidney Duke.

MIST—$2,000
Farmer.

MONETTE—$2,000
Bertha Bridges.

MONTICELLO—$41,000
John Dicken, Willie English, Thomas Hammock, William Wells; 1 farmer.

MORRILTON—$7,000
Harry Johnston, Melbourne Moose; 1 farmer.

MOUNTAIN HOME—$5,000
Mary McGinness, Walter Vickrey.

MOUNTAIN PINE—$3,000
Herbert Shelton.

MOUNT PLEASANT—$3,000
William Younger.

NASHVILLE—$14,000
Vance Lane; 1 cotton buyer, 1 farmer and mill worker, 1 mercantile business.

NETTLETON—$2,000
William Toles.

NEWPORT—$7,000
Otto Bowen; 1 minister.

NIMROD—$2,000
Nimmie Knight.

NORPHLET—$5,000
Jacob Sallee, Jefferson Taylor (farmer).

NORTH LITTLE ROCK—$5,000
Virginia Lewis; 1 housekeeper.

OLA—$2,000
Walter Howell.

OPAL—$5,000
Thomas Brewer.

OSCEOLA—$5,000
John Dallas, Lawrence Newton.

PARAGOULD—$48,000
Gertrude Haley, John Hardy, James Mariatt, Felix Scott, Andrew Stickler, Stance Wenning; 1 housewife, 1 teacher.

PARIS—$31,000
Baseball player.

PARKDALE—$2,000
Minnie Jasay.

PARKIN—$50,000
Robt. Connor (farmer).

PIGGOTT—$6,000
George Cone, Ella Halefield.

PINE BLUFF—$151,000
James Boyd, William Coles, Joe Cook, Leo Lockhart, Marx Meyer, Virdie Phillips, Harry Rosenberg, Robert Williams (lawyer), 1 judge, 1 manager. Industrial Companies:—No. 15, 11 claims, $1,954.

PINNACLE—$2,000
Gottlob Guenther.

PLAINVIEW—$5,000
Jacob Anderson, James McDaniel, Ira Goutherland.

PLUMBERVILLE—$3,000
George Pettingill (farmer).

POLLARD—$5,000
William Johnson (farmer), Ada OHara.

PORKEN—$30,000
Rush Comer.

POTTSVILLE—$2,000
John Alexander.

PRESCOTT—$112,000
Henry Allen, Meedy Green, Hartwell Greeson, Duncan McRae, Thomas Moody, Wm. Neel, Jacob Sallee (farmer), Robert Wortham; 1 attorney, 1 farmer.

QUITMAN—$3,000
James Menees.

RECTOR—$6,000
Ezra Gordon, Lillie Waldron, Alfred West; 1 farmer.

RIDGE—$2,000
Ed Folk.

RISON—$6,000
Henry Athwood, William Sinclair.

Names in each town are only a partial list of claims paid during 1937.

ROGERS—$24,000
John Duty, Elmer Myers.

ROLAND—$5,000
Will Morgan; 1 farmer.

ROVER—$15,000
Elarce Moulder, Minnie Moulder; 1 farmer.

RUSSELLVILLE—$7,000
Housewife.

SAINT FRANCIS—$8,000
Andrew Browner (farmer), Alonzo McKelvey.

SCRANTON—$3,000
Lillie Lipe.

SEARCY—$8,000
Proprietor.

SHERIDAN—$7,000
1 farmer, 1 student.

SILOAM SPRINGS—$69,000
William Morgan, Marshall Smith, Will Sweet; 1 ice manufacturer.

SPRINGDALE—$6,000
John Drake, Ivy Robinson.

STAR CITY—$6,000
Almus Carter, Ida Farmer.

STEPHENS—$50,000
Lumberman.

STEPROCK—$2,000
William Wood.

STUTTGART—$9,000
Henry Corpier, R. Lorance, Oran Yoes.

SULPHUR SPRINGS—$2,000
Benj. Davis.

TEXARKANA—$93,000
John Bielch, Eliza Magill, Willie Reeves; 1 furniture dealer.

TICHNORE—$2,000
Fotion Jones.

TRUMANN—$23,000
Merchant.

TUCKERMAN—$2,000
Oliver Westerfield.

TUPELO—$2,000
F. Wiltshire.

TYRONZA—$9,000
Walter Barton, Mary Moreland, Edd Tatum.

VAN BUREN—$3,000
Wm. Hoag.

VILONIA—$3,000
James Clements, John Drout.

WALDRON—$13,000
Orin Holladay; 1 garage owner.

WALNUT RIDGE—$4,000
Robert Pope.

WARREN—$14,000
Aubert Hairston, John Quinney; 1 farmer.

WASHINGTON—$61,000
Nelson Thearl; 1 farmer.

WEINER—$33,000
Winnie Clark, Jennings Hober, Wb. Nemman.

WELDON—$2,000
Jennie Brown.

WEST HELENA—$5,000
Jacob Jones, B. Simpson.

WEST MEMPHIS—$6,000
Drury Woollard, Jr.

WEST RIDGE—$2,000
Juneus Blanford.

WILMINGTON—$2,000
Farmer.

WILMOT—$520,000
William DeYampert; 2 merchants, 1 merchant and planter.

WINTHROP—$4,000
Chester Simpson.

WOODSON—$2,000
Charles Lansford.

WYNNE—$14,000
Robert Block; 1 live stock dealer.

CALIFORNIA

Total Payments in State.....$134,700,000
Rank in Payments.....6th
Rank in Population.....6th
Payments Per Capita.....$22.23

AGNEW—$34,000
Physician, cashier.

ALAMEDA—$68,000
Wm. Freeman, Arthur Krause, Helen McGeorge, Paul Ray, John Wilhelm, retired; 1 manager.

ALHAMBRA—$92,000
Over 23 Ordinary Claims
Everett Allen, Frank Cardwell, Howard Carpenter, Frederick Dickinson, Thomas Duckworth, Jr., Maude Hood, Danford Knott, Clayton Parker, Thomas Price, lumber dealer, Harry Rose, Newton Thompson; 1 builder.

ALTADENA—$61,000
L. Baker, Bessie Hurley, Frederick Lemmer.

ALVARADO—$12,000
Dairyman.

AMADOR—$23,000
Norina Garibaldi, stenographer.

ANDERSON—$6,000
John Thatcher.

ANGLES CAMP—$4,000
Albert Wilson.

ANAHEIM—$73,000
William Dickenson, farmer, Charles Endicott, Frank Fehlman, Paul Fredell, Alfred Gill, Raymond Pixley, James Whitaker, Guy Wood; 1 realtor, 1 teacher.

ARCADIA—$41,000
Edward Brewer, Wm. Bullock, Effie Hevtor, Chas. Smith; 1 radio worker.

ARCATA—$19,000
Farmer.

ARLINGTON—$7,000
David Strang.

ARROYO GRANDE—$4,000
Wm. Schultz.

ARTESIA—$3,000
Wm. Phelps, rancher.

ATASCADERO—$3,000
Leo Yeager.

AUBURN—$4,000
David Tyler.

AVALON—$4,000
James Beaver.

BAKERSFIELD—$187,000
Over 22 Ordinary Claims
Samuel Bayles, W. Blarcom, Phillips Hardy, Joseph Lawrence, Jesse Ledrow, Jose Morosa, Fred O'Neal, Thomas Pinnell, Cotton Gin foreman, Mary Trigueiro, Elizabeth Ulrich, John Weichelt; 1 dentist, 1 electrical contractor, 1 train dispatcher, 1 Service Station Att.

BALBOA—$15,000
Frances West; 1 blacksmith.

BALDWIN PARK—$5,000
Wilfred Beaulieu.

BALLARD—$4,000
Robt. Nelson

BANNING—$26,000
Miles Burger; 1 news dealer.

BARSTOW—$26,000
John Graham, physician.

BEAUMONT—$4,000
Brice Gantt.

BELL—$6,000
Lannes Liseau, Geo. Marcand.

BEL-AIR—$80,000
Wm. Bishop, Jr.

BELLFLOWER—$28,000
Dollie Knight, Jane Linden, Jeremiah McNair, Anna Nelson.

BELMONT—$67,000
3 Claims

BENICA—$5,000
Wm. Dykes, publisher.

(Continued on next page)

California—Continued

BERKELEY—$867,000
Over 75 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$25,000 or over
5— 10,000 to 25,000
13— 5,000 to 10,000
13— 3,000 to 5,000
22— 2,000; 21—1,000

Valdemar Arntzen, (precision expert), James Butler, Jessie Chaney, Louis Cohn, Thomas Donough, Lucy Gulderausen (physician), Myrtle Hartman, August Hockenbeamer, Charles McKenney, Ethel Navarrine, Carl Peterson, Myers Preston, Martha Riggs, Elizabeth Smith, John R. Schaffer (grocer), Marie Sime, Lulu Stivers, Albert Wright,

Partial list in addition to above by occupations: 3 Contractors, Court reporter, Customs guard, farmer, foreman Telephone Co., foreman Pipe Co., landlord, merchant, professor, research assistant, 3 retired, sea captain, secretary, U. S. Army Officer, traffic superintendent.

BEVERLEY HILLS—$1,120,000
Over 36 Ordinary Claims
CLAIMS BY AMOUNTS:
2—$100,000 or over
1— 50,000 to 100,000
4— 25,000 to 50,000
6— 10,000 to 25,000
4— 5,000 to 10,000
8— 3,000 to 5,000
7— 2,000; 2—1,000

Edna Bertelsen, Abram Fredendall, Burt Garvin, retired sales agent, Paul Herwit, Elmer Leschen, Vincent Odoni, Wm. Philip, Clinton Roath, Wm. Ross, Albert Treister, Otto Van Laningham.

Partial list in addition to above by occupations: Barber, contractor, civil engineer, clothing merchant, motion picture director, publisher, sales manager, retired.

BIGGS—$9,000
Citrus grower.

BISHOP—$4,000
Reuben Patterson.

BLUE LAKE—$3,000
Wm. Macy.

BLUFF—$4,000
Emil Winker.

BODEGA—$23,000
Dairy farmer.

BRAWLEY—$38,000
Lyman Bonham, rancher, Clifford Weakley, Abner Wolfe; 1 plumber, 1 butcher.

BREA—$4,000
Charles Stanger.

BRENTWOOD—$58,000
Benj. Geddes, Anthony L'Heureux, Raymond Wallace.

BRYON—$3,000
Roy Woolley.

BURBANK—$132,000
Nielsen Case, Andrew Horn, executive, Evaleen Locke, Felix Seeling; executive.

BUENA PARK—$4,000
Charles McComber.

BURLINGAME—$33,000
James Duff, Frederick Menzie; 1 electrotyper.

CALEXICO—$39,000
Adam Colaya, bookkeeper, Anna Gardner, Cyrus Higgins, John Mone; 1 merchant, 1 retired banker, 1 rancher.

CAMARILLO—$60,000
Farmer, retired rancher.

CAMBRIA—$3,000
James Stewart.

CAMPBELL—$4,000
Chauncey Whitman.

CAMINO—$9,000
Jessie Bowser.

CANA—$17,000
Jean Broyles.

CANOGA PARK—$19,000
John Gebhardt, Cletus Hoban, Veldora Morgan.

CARDIFF—$3,000
Carpenter.

CARLOTTA—$3,000
David Weirup.

CARPINTERIA—$24,000
Charles Stockton.

CAYUCOS—$6,000
Merchant.

CHICO—$58,000
Milford Richardson, Donald Robb; 1 attorney, 1 school teacher.

CHINO—$6,000
Jasper Grogan.

CHOWCHILLA—$8,000
Candido Baisa, Leonard Nelson, truck driver.

CHULA VISTA—$24,000
Taber Hersum.

CLAREMONT—$27,000
Tobias Larson, Stanley Parkill, Alice Williams.

CLOUMBIA—$6,000
Richard Bell, dry goods merchant.

CLOVERDALE—$11,000
Hotel proprietor.

COLTON—$5,000
Henry Klingbeil.

COLUSA—$23,000
2 merchants, 1 physician.

CLOVIS—$17,000
Harold Beall, James Ferguson, Pres. Clovis Lumber Co., A. Thomas.

COMPTON—$27,000
Jas. Combe, Albert Roshoff.

CORNING—$15,000
Richard Tripp, ins. agent & accountant.

CORONADO—$87,000
Wm. Benson; Capt. ferry boat, retired agent Edison Co.

COURTLAND—$14,000
Wm. Meyer, merchant, Jacob Miller; 1 merchant.

COVINA—$21,000
John Freeman, rancher.

CROCKETT—$9,000
Johnson Bon.

CUCAMONGA—$4,000
Rancher.

CULVER CITY—$3,000
John Dutcher.

CUPERTINO—$3,000
Frederick Wells.

DALY CITY—$8,000
John McGuinn; mechanical expert.

DECOTO—$2,000
Joseph Peairs.

DELLEKER—$2,000
Hazel Burns.

DELL REY—$8,000
John Johnson.

DENAIR—$2,000
Elsie Youngs.

DEQUEEN—$11,000
Druggist.

DINUBA—$6,000
Alex Hentz; farmer.

DIXON—$41,000
Lester Hall; 1 retired physician.

DOS PALOS—$3,000
Housewife.

DOWNEY—$13,000
Julius Ardin, attorney, Walter Koskie, carpenter.

DUNSMUIR—$8,000
Henry McGuinness State Senator.

DUARTE—$8,000
Minnie Rubinsky.

DURHAM—$3,000
Wm. Drennan.

EAGLE ROCK—$14,000
Karl Miller; 1 department store solicitor.

EAST OAKLAND—$5,000
John Baird.

EDGEWOOD—$9,000
Manuel Rose.

EL CAJON—$2,000
Farmer.

EL CENTRO—$33,000
Wm. Cumpton, Iva Pippin, John Schmit.

ELK GROVE—$31,000
1 former dairyman, 1 physician.

ELMONTE—$20,000
Myrtle Dwyer, Thomas Webb; 1 retired.

EL TORO—$3,000
Bernardo Segura, student.

ENGLEWOOD—$2,000
Albert Frey.

ESCALON—$6,000
Peter Cenbrano, James Kale.

ETNA MILLS—$4,000
L. Wilson, Jr.

EUREKA—$106,000
Henry Bell, Dorothy Gregory, Lillian Hunnacutt, Newton Lawrence, Louis Perske, Doss Tannehill, Addie Wilkinson; 1 advertising manager 1 auto mechanic.

FAIRFIELD—$4,000
Esther Keeler.

FALLBROOK—$4,000
Postmaster.

FIELDBROOK—$5,000
Ramona Abbott, Loren Abbott.

FIELDS LANDING—$2,000
Charles Nichols.

FIREBAUGH—$3,000
Merchant.

FONTANA—$16,000
Emilio Anaya, John Vibbird.

FORT BRAGG—$14,000
1 County Supervisor.

FORTUNA—$18,000
Lawrence Morgan.

FRENCH CAMP—$3,000
John Bland.

FRESNO—$642,000
Over 59 Ordinary Claims
CLAIMS BY AMOUNTS:
2—$25,000 or over
4— 10,000 to 25,000
11— 5,000 to 10,000
7— 3,000 to 5,000
6— 2,000; 29—1,000

Emil Arneman, Garan Asbadoorian, Martha Barker, Esther Casparian, Alexis Chartrand, Isaac Danks, Carl Demler, Andrew Ditommasco, Carroll Dunslee, appraiser, Charles Demace Edgerly, Godfrey Erlandson, George Fries, Harvey L. Harvey, Henry Higgins, Howard Hopkins, physician, Wm. Jones, Florence Hasanjian, Teresa Leonardo, Albert Lesher, insurance, Thomas Mouradick, Vincenzo Paladino, Michael Purdy, Stewart Riggino, Vahan Sarkisian, Theodore Seashore, Herbert Still, Roy M. Talbott, Cameron Tallman, C. Allison Telfer, Juan Urrutia, Eugene Wong.

Partial list in addition to above by occupations: Brick mason, cement worker, court reporter, lawyer, night watchman, hardware merchant, physician, Pres. Cotton Oil Co., retired banker, sheep raiser.

FULLERTON—$102,000
Over 18 Ordinary Claims
Ernest Baker, Gertrude DeGolder, librarian, Vernon Dillingham, Edwin Hall, George Hatton, Walter Tripp, Harold Wineland; 1 librarian, 1 teacher.

GARDENA—$5,000
Clara Taylor, carpenter.

GARDEN GROVE—$33,000
Willis Newson.

GEORGETOWN—$1,000
Harvard Luce.

GILROY—$24,000
Leland Bogle, Thomas Hall, Ben Stewart.

GLENDALE—$534,000
Over 59 Ordinary Claims
Over 36 Industrial Claims
CLAIMS BY AMOUNTS:
7—$10,000 or over
6— 5,000 to 10,000
13— 3,000 to 5,000
11— 2,000; 22—1,000

David Boyd, Thomas Brady, Wm. Brown, Raymond Chase, physician, John Ferguson, Richard Flemming, James Hopper, Archibald Hardyment, Mungo Harrison, Wilbur Hurst, Virgil Haworth, Edward Keefe, Henry Kormann, Charles Lombard, Harry McKevitt, Arthur Newlee, John Perry, retired, Harriet Steinmetz, Gustavus Stierle, Emma Stringfield, Baptiste Tarizzo, Littleton Vernon.

Partial list in addition to above by occupations: Advertising salesman, automobile salesman, circulation manager, civil engineer, geologist, insurance agent, lawyer, mechanic, merchant, production manager, realtor, 2 retired, show business, student, tire salesman. Industrial companies No. 1, 11 claims, $4,411; No. 3, 25 claims, $6,442.

GLENDORA—$5,000
George Kaufman, Joseph Sleeper.

GLENNVILLE—$9,000
Automobile salesman.

GONZALES—$4,000
Bebastian Barchi.

GRAPEVINE—$3,000
Wm. Hart, oilworker.

GRASS VALLEY—$27,000
Chas. Brockington, miner, Howison Crouch merchant, Richard George, Charles Huff.

GREENSVILLE—$2,000
Saw filer.

GRIDLEY—$2,000
Wm. Rhinehart.

GUERNEVILLE—$3,000
Richard Shoemake.

HANFORD—$23,000
Lyman Chittenden, Charles Hines; 1 merchant.

HAYWARD—$93,000
Wm. Haley, Charles Maio, Frank Vargas; 1 cashier.

GUADALUPE—$21,000
Seed salesman.

HALF MOON BAY—$2,000
Karl Levin.

HARRISBURG—$4,000
Retired.

HAWTHORNE—$5,000
Herman Avery, engineer, Raymond Honeywell.

HEALDSBURG—$82,000
Luther Sawtell, Quimby Sewell; 1 farmer, 1 retired.

HELENDALE—$4,000
Oliver Martin.

HELM—$2,000
James Beebe.

HERMOSA BEACH—$23,000
Russell MacLennan, Ellis Mills; 1 minister.

HIGLAND—$6,000
Camp Operator, rancher.

HILLSBOROUGH—$42,000
3 Claims.

HOLLISTER—$26,000
Antono Arnerich, orchardist, Frank Devlin; 1 farmer, 1 orchardist.

HOLLYWOOD—$725,000
Over 45 Ordinary Claims
CLAIMS BY AMOUNTS·
2—$50,000 or over
1— 25,000 to 50,000
4— 10,000 to 25,000
7— 5,000 to 10,000
10— 3,000 to 5,000
7— 2,000; 14—1,000

Geo. Buckman, Frank Case, Edward Chapman, Gladys Cress, Ernest Delong, physician, Lewis Eastlake, Alonzo Hunt, Isadore Isaacson, Mathew Lunday, Stephen O'Brien, Thatcher Porter, Harold Searles, Leon Silton, retired, Alfred Swinton, Floyd Whitcomb.

Partial list in addition to above by occupations: Carpenter, housewife, former butcher, former photographer, former owner service station, manager, merchant, rancher, retired realtor, 2 retired, tailor.

HOLTVILLE—$6,000
Alfred Gregg, George H. Hunnick, rancher.

HONDA—$4,000
Howard Wheeler.

HORNBROOK—$2,000
Walter Bray, farmer.

HUENEME—$2,000
Housewife.

HUNTINGTON PARK—$133,000
James Aldridge, Henry Behrens, R. Campbell, Mgr. Stationery & Printing, Luther Glenn, Timothy Holt, Edward Otis, Dempsey Pegan, Carlota Segura, Richard Stephenson, Lewis Virter, Ins. agent.

Partial list in addition to above by occupations: Dairyman, farmer, laborer, retired, tool maker. Industrial: Co.: No. 1, 17 claims, $8,188.

HYDESVILLE—$3,000
Dairyman.

HYNES—$6,000
Farmer.

IMOLA—$3,000
Wm. Conner.

IMPERIAL—$2,000
Alfred Alex, teamster.

INDIO—$16,000
Lawrence Carlson, Maurice Spitzer.

INGLEWOOD—$96,000
Charles Fonda, Charles Freericks, Benjamin Rudnick, Chester Sullivan, Ely Tyer, Walter Ulm, Archibald Unett (carpenter), Edw. Wright; 1 merchant. Industrial Co. No. 1, 16 claims, $3,897.

KEELER—$3,000
Denda Nitahara.

KENTFIELD—$4,000
Antonio Calderai, retired.

KINGSBURG—$28,000
Wm. Carlson, Anton Kolander, James Powell, Vernon Stevenson (asst. cannery supt.); 1 farmer, 1 retired minister.

LACANADA—$42,000
Horace Keeler.

LACRECENTA—$20,000
Retired.

LAGUNA BEACH—$4,000
Chas. Patty.

LAGUNA BEACH—$38,000
Artist.

LA JOLLA—$260,000
Charles Hall, O. Rey Rule; 1 retired bond salesman.

LAKEPORT—$1,000
Farmer.

LAMANDA PARK—$10,000
Bank cashier.

LA MESA—$23,000
Peter Mannen.

LAMPOE—$4,000
Wm. Bailey, retired farmer.

LEBEC—$17,000
John Burke; 1 Division Supt. of Petroleum Co.

LEMOORE—$5,000
Joe Brown; 1 farmer.

LINDSAY—$15,000
Carl Willett.

LIVERMORE—$3,000
Joll Waterland, salesman.

LIVINGSTON—$2,000
Arthur Stockman, farmer.

LODI—$48,000
Gottlieb Doering, Alford Lundquist (carpenter), Wm. Moore, Robt. Pruden; 1 retired.

LOMITA PARK—$4,000
Arthur Ellison, Frieda Jones.

LONG BEACH—$1,840,000
Over 105 Ordinary Claims
Over 33 Industrial Claims
CLAIMS BY AMOUNTS:
2—$100,000 or over
3— 25,000 to 50,000
6— 10,000 to 25,000
6— 5,000 to 10,000
21— 3,000 to 5,000
27— 2,000; 39—1,000

Clyde Adamson, John Ball Roy Barkley, Ruth Barnes, Annie Bell, Adam Bennett, Albert Bothamley, Arthur Boyd, Chas. Buffum (merchant), Edmund Callaway, Frank Carpenter, Milton Coffinberry, Louie Denney, Edgar Gordon, Wm. Gordon, Jacob Haughtelin, Charles Hauser, Mr. Henry, George Himmer, Joe Hoffman, Caspar Hosang, Bismarck Houssels, Clarence Kepple, Renard Linnell, Emin McCormick, Robert Miller, Stanton Miller, Edna Morris, James Moore, Edna Morris, James Musgrove.

Clarence Nace, Axel Nelson, John Osler, Joe Owen, realtor, Martha Owen, Charles Passoe, Laura Rea, Marcus Rhoades, H. Laurence Sadler, John Schuster, Roy Schuster, Bernice Shaffer, Helen Slater, Eben Snow, Charles Uphaus, Ray Van Houten, Sara Van-Vleck, August Walburg, Frank White, salesman, Francis White, Superior W. W. High School, Wm. Wright,

Partial list in addition to above by occupations: 3 housewives, lawyer, 2 mechanics, oil co. worker, realtor, retired merchant, retired school principal, retired, salesman. Industrial Companies: No. 1, 10 claims, $3,954; No. 3, 23 claims, $4,494.

LOOMIS—$20,000
Ida Lehikcinen.

LOS ALTOS—$150,000
Charles White; 1 manufacturer.

LOS ANGELES—$27,420,000
Over 888 Ordinary Claims.
Over 655 Industrial Claims.
CLAIMS BY AMOUNTS:
5—$250,000 or over
10— 100,000 to 250,000
11— 50,000 to 100,000
32— 25,000 to 50,000
78— 10,000 to 25,000
90— 5,000 to 1,000
173— 3,000 to 5,000
205— 2,000; 278—1,000

Henry Allen, Ida Allen, Irene Allen, Hattie Anderson, Otto Babcock (realtor), Henry Baker (manufacturer), Jay Baker, Ruth Baker, Ben Banevich (barber), Everett Barber (sergeant), Homer Barber, Leonard Bardet (flour broker), Joseph Barry, Emile Bartlett (waiter), Wm. Beman, Andrew Bennett, Stuart Benson, Dora Bercovitz, E. Bitley (carpenter, Wm. Blythe, Lucia Bonansinga, Alfred Brady, Mary Brand, John Brandt, Blanche Brown, Samuel Brown (salesman), John Bullock, John Burke, Chas. Burns, Jurge Bustos, C. Byrnes.

Ervin Christensen, Howard Cinkerton (druggist), David Cherniss, Edward Childers, Wm. Chisholm, Ernest Clark, Henry Clarke (engineer), Robt. Clark, Titian Convey, Chas. Cole, Leslie Conklin, Wayne Conlon, Lenore Conrad, Clyde Cook (Richfield oil supt.), John Cooper, Lance Cooper, H. Corbett, Chas. Cottrell, Roy Coultis, Clinton Cowles (engineer), Sam Cutler, John Cowley, John Dausin, Robert Davie, Benjamin Davis, Thomas Davis, Walter Deitrich, Herman Desser, Moses DeVorkin, George Dickinson (realtor), Joseph P. Dolphin (barber), Dudley Dorman, Wm. Douglas, James Dowmen, Reuben S. Downs (foreman), Cosmo Dragbicivich, Harry Drake, Walter Denn, Willis Dunn, George Edwards, Robt. Ellwanger, Grace Emerson, Jos. Erickson, Harry Everett, Harrison Eves, Frederick Fadner, Margaret Feehan, Winslow Felix, Stanley Fish, Merritt Fleming, Ed Foley (lumberman), Samuel Franklin, Charles Fromme.

Lewis Gaddy, John Garner, Edgar Gartman, Henry Geile (barber), David Gelder, Robert Getz, Robert Giles, Howard Gilman, Wm. J. Glynn, Edward Goeser, Adolph Goldman, Lawrence Goldman, Chas. Goldthwaite, Harley Goodsell, Otis Goodwin, Wm. Gottschalk, Jas. Gregg, Jack Green, J. Greenlee, Orville Griffis, Joseph Gross, Henry Grupe, Jos. Guiles, Oliver Gunderson, Alive Hagel, Earl Hammond (retired), Carrie Handley, James Hargis (salesman), Grover Harper, Charles Hawks, John H. Hearn (attorney), Edgar Henry, Henry Henvis, Otho Heywood, Mary Hibler, Herbert Hillman Andrew Horn, Edwin Howard, Daniel Huck, James Hunter (grain dealer), Jacob Izen, Otto Jakob, Arthur Johnson, Jennie Karney, Leon Kauffman, Bessie Kelleher, Adam Keller (jr. clerk), Mabel Kelly, Sarah Kendall, John Kercgessler, Isaac Kobey, Hattie Kohn, Joseph Kolinski.

Albert Laisy, David Lane, Wilbur Lane (dentist), W. Lange, Perry Larson, Albert Law, Newton Levi, Adolph Levin, Hyman Levi (pres. of co.), Ann Lidell, Mildred Lind, I. Lipstitch (executive), John Lovegren (truck driver), Martha Lucas, Louis Lyon, Harry McArthur, John McCaleb, Walter McCubbin, Schuyler McCune, William McGuire (truck owner & operator), Wm. McKee, Arthur McPherrin (chief deputy treas.), John MacGinniss John MacVicar (tree surgery), Wm. Maechtlen, Saul Magnus (writer), Geo. Malchien, Orra Mannette (bank vice pres.), Morris

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

California—Continued

Marcus, Samuel Markowitz, Walter March, John Marshall, Louis Marshall, Israel Matis, S. Mattison, Jr. Walter Merrill, Avis Methgren, Wm. Meachtlen, Edw. Metz (tailor), Carl Meyer, Marguerite Miller, Jesse Mills, Alfredo Monge, Jr., Rebecca Monterverde Catherine Morgan, Charles Morris, Michael Moslin, Carl Mueller, Glen Munger, George Murphy (retired physician).

Ralph Neal (studio worker), Elving Nelson, Edgar Nern, Wm. Newkirk, Samuel Newman (gen. mgr. Colonial Cr. Co.), Verne Newsome Lail (office mgr.), Dewey Niles, Michael Normanly, R. O'Neal, Wm. Orr, Edward Parker, Maurice Patin, Maggie Patterson, rnk Pennington, Max Perlman, Chas. Perrine (creamery), Edward Petitl, Fredk. Pico, Herbert Pierce, Dallas Platt, Margaret Pollitt (telephone operator), George Powell, Jacob Pressburg, Barney Price, Albert Pulling, Louis Quinn, Truman Rapp, Arthur Rear, Thomas Redmond, Burt Reed, Geo. Reynolds, Michael Rice (retired), Helen Rinehart, Lamont Roberts, Henry Rolapp, Erwin Rosebrock, Fritz Rosenstein, Marion Runyon.

Edward Sanders, William Schanbacher (elevator operator), Anna Schneller, Edward Scott, Pauline Seifert, Hyman Shapiro, Julia Sheeter (clerical), Harry Shnipkin, Wm. Shockley, Ernest Shomber, Radwick Shuler (mill hand), Sam Silvers, Clarence Smith, Edward Smith, Robert Smith, Warren Smith, Wilbur Smith, Jr., Dora Stamps, Jacob Steinhauer, Ira Stewart, J. Stewart (plumber), George Stillwell, Herbert Stone, Owen Stowe, Kalman Straus, Willard Sunderland, Ray Sutton, Grace Swisher, Thomas Taggart, Nathan Teplitsky, Harry Tevriz, Louis Thayer, Mary Thomas, Thomas Thomas, Harry Thompson (president), Newton Thompson, Harry Trout, David Trumbull, Paul Turman, Tom Tustall, Jeremiah Twomey.

William Vail (rancher), Walter Vansickle, W. W. Venson (minister), August Venz, Anders Voss (minister), Barnet Wainstein, Geo. Webster (physician), Axel Weinhold, Samuel Weissberg, Maud Westering, Emma Weston, Raymond Wharfield, Harry L. Whimsett (street car conductor), Frank Whipple, (purchasing agent), Harry White, Margaret White, Lewis Whitehead, Wm. Wilke, Paul Wilkins, Eliz. Willhour, Esther William, Frances Williams, Lois Williams, Harry Wilson, James Wilson, John Wilson, Jesse Wolfe, Hugh Wynn, Busaku Yanagimote (vegetable exchange).

Isaac Youlin (embroidery business), Milton Zimmerman.

Partial list in addition to above by occupations: 2 accountants, actor, adv. salesman, amusement machine operator, 3 auto dealers, bank clerk, baker, barber, beauty parlor operator, 2 brokers, bldg. manager, cabinet maker, Christian Science practitioner, chauffeur, citrus grower, 2 clerks, 3 clothing manufacturers, company manager, company president, 5 dentists, dyer, farmer, former bank teller, former carpenter, former executive mining co., 3 former insurance brokers, former printer, former billing clerk, former teacher, freight handler, furniture dealer, gardener, R. R. agent, general manager dept. store, 2 grocers, housekeeper, 8 housewives, 4 insurance agents, investment banker, laborer, 2 lawyers.

Manager clothing store, manager cement co., mechanic, 3 merchants, milliner, musician.

Newspaper proofreader, night watchman, 3 nurses, 2 oil men, painter, pharmacist, photo finisher, 9 physicians, plumber, president dairy products co., pressman, printer, proofreader, prop. motion picture theatre, prop. lighting supply co., publisher, radio store prop., rancher, realtor, research manager, restaurant, prop., 18 retired, retired mgr. dry goods, retired pres. Bishop Co., retired printer, retired salesman, 13 salesmen, 2 teachers, seamstress, store owner, superintendent, supvr. oil station, surgeon, tailor, technician, university professor, university vice-pres., vice-pres. insurance co., vice-pres. trust co., wholesale dealer, writer. Industrial Companies: No. 1, 137 claims, $24,991; No. 3, 291 claims, $71,331; No. 7, 27 claims, $4,568.

LOS GATOS—$48,000

Frank Knowles, 1 newspaper publisher, 1 proprietor of manufacturing co.

LOS MOLINOS—$2,000

Harold Murray, farmer.

McCLOUD—$63,000

Alma Robertson.

MCFARLAND—$2,000

Ed Havens.

MADERA—$59,000

Augusta Bringham, Leonard Edwards, Alfred Phillips, James Tipton, salesman.

MANHATTAN BEACH—$2,000

Eva Green.

MARE ISLAND—$2,000

Robt. Ekstrom.

MARICOPA—$11,000

Leonard Russell.

MARTINEZ—$63,000

Thomas Swift; 1 student, 1 superintendent, 1 wharfman.

MARYSVILLE—$78,000

Walter Bryant, Ralph McCormick; 1 banker.

MAXWELL—$3,000

Retired farmer

MAYWOOD—$2,000

Hosea Newton.

MELONES—$3,000

Mine foreman.

MENLO PARK—$16,000

Richard Barry.

MENTONE—$4,000

Wm. Williams; 1 nurseryman.

MERCED—$79,000

Ellen Allen, Norwood Barton (banker), Douglas Hartsough; 1 jeweler.

METROPOLITAN—$3,000

Rosina Jacobsen.

MILL VALLEY—$46,000

Frederick White; 1 printer; 1 housewife.

MIRAMONTE—$2,000

Carl Gerdes.

MISSION BEACH—$3,000

Civil Servant.

MODESTO—$82,000

Daniel Collins, Chas. Grayston, Chas. Hayworth, Henry Kopf, Thomas Lagos, Louis Olson (grocery clerk), Allen Patrick (farmer), Catherine Roden, 1 merchant, 1 member of State Board.

MOEFETT FIELD—$23,000

Anthony Curcio.

MONROVIA—$93,000

Florence Hagedorn, Thomas Hood, Emma Johnson, Wm. Keyes, James Keeshen, Chester Luebbe, Ross Moore, Wm. Nelson, Thomas Rogers, John Sterrett, Ruth Thompson; 1 druggist, 1 farmer, 1 oil co. official.

MONTEBELLO—$24,000

Wm. Griswold, Henry Singleton; 1 retired owner candy factory, 1 transportation supt.

MONTEREY PARK—$2,000

James Flemng.

MONTROSE—$8,000

Manager Gate Co.

MORRO BAY—$2,000

Charles Cornelius.

MOUNTAIN VIEW—$9,000

George Chappel, Wm. Murphy.

NATIONAL CITY—$9,000

Wm. Pennycook, Sophie Welsbacher, Ira Winchell, Water & Power warehouseman.

NAPA—$58,000

Derrell Beard, Wm. Howard (printer), Mortimer Sellar; 1 retired, 1 school teacher.

NEEDLES—$6,000

Nathaniel White.

NEVADA CITY—$4,000

Miner.

NEWCASTLE—$3,000

Orchardist.

NEWHALL—$27,000

Wilson Davis, Carleton Sage; 1 meat cutter.

NEWPORT BEACH—$12,000

Minister.

NILES—$3,000

Antone Moora.

NORTH HOLLYWOOD—$76,000

Harry Deckert (sheet-metal worker), Harold Johnson; 1 proprietor auto camp, 1 theatre publicity man.

NORWALK—$6,000

John Brain.

GOVERNOR MARTIN SAYS:

In commenting upon the life insurance payments in the state of Washington last year, Governor Clarence D. Martin said:

"I note with interest the extent to which life insurance companies have assisted our people during the past year. I wholeheartedly subscribe to the principle of life insurance.

"The state of Washington ranks foremost among all states in connection with the amount of insurance per capita carried by its citizens. This type of security has gone far toward relieving the many embarrassments involved in the economic depression. With measurable economic recovery already given, it would appear highly advisable for our people to strengthen their position by providing adequate insurance within their ability to support."

NOVATO—$6,000

Retired civil engineer.

OAKDALE—$31,000

Edmund Hodgkins; 1 physician, 1 postmaster, 1 rancher.

OAKLAND—$3,135,000

Over 171 Ordinary Claims.
Over 144 Industrial Claims.
CLAIMS BY AMOUNTS:

1—$50,000 or over
1— 25,000 to 50,000
7— 10,000 to 25,000
18— 5,000 to 10,000
36— 3,000 to 5,000
34— 2,000; 74—1,000

Fred Adams, Rudolph Anderson, Harry Austin, Andy Bolger, August Boye (mgr. mfg. co.), Joseph Brown (creamery employer), Leroy Buchanan (painter), Ernest Chute, Harry Cobb, Lee Cochrane, Annie Crum, Harold Crum, Walter Davies, Bonnie Denton, Geo. Dyson, Gustave Edlund (tailor), Gunnar Engwall (carpenter), Howard Eyerly, Charles Eytel, John Gleason (barber), Bernard Glynn, Adolph Hagist, Edward Haines (mail clerk), Walter Hanna, Leslie Hicks (newspaperman), Charles Hill, Robt. Hisson, George Hitchcock, Willatz Johannsen.

Walter Kelley, Philip Kessel (merchant), Lena Lane, Earle Lannowe, Claude Longuevan, George McDill, Clinton Miller, Geo. Miller, Charles Names, Waldemar Philip, Sidney Plummer, Manuel Quadros, Wm. Radejovich (savings teller), George Randle, Charles Ruff, Wm. Schuneman, Jr., Jeanette Shreve, Dwight Slocumb, Horace Stimers (farmer), Arthur Taylor (grocer), James Taylor, Geo. Terry, Marvin Thomas, Clyde Thompson, Austin Vickers (clerk), Joel Waterland (clerk), Robt. Watson, Wm. Woller.

Partial list in addition to above by occupations: Beverage manufacturer, bookkeeper, contractor, engineer, engineer oil tank steamer, former cook, former mechanical engineer, insurance agent, insurance supt., merchant, operator, owner refrigeration supply co., 2 printers, pres. electrical corporation, 2 realtors, 4 retired, salesman, service station attendant, shoemaker, sign painter, steel die embosser. Industrial Companies: No. 3, 136 claims, $33,401; No. 7, 8 claims, $1,095.

OCEAN PARK—$19,000

Robt. Lanka, mining engineer.

OCEANSIDE—$16,000

Thomas Blanning, Mildred Hinch; 1 Secy. of Chief of Police.

OILDALE—$5,000

Esther McClure.

ONTARIO—$146,000

Frank Appleby (newspaper publisher), John Baer, Chas. Cook (citrus rancher), Addison Cooley, Henry Coulson, Geo. Kline, David McDonald, Albert Tate, Joseph Totty; 1 former salesman, 1 laborer, 1 physician, 1 salesman.

ORANGE—$66,000

Irving Case, Nina Dale, George Gill, John Kohler, Emily Puterbaugh, Harry Wilson.

OROVILLE—$69,000

Elmer Ashley (asst. trust mgr. of Bank of Amer.), Raymond Leonard, Gerret Middlehaff, Charles Veck; 1 blacksmith, 1 veterinarian.

OWENSMOUTH—$3,000

Farmer.

OXNARD—$278,000

Frederic Aiker, Robt. Beardsley; 1 broker & shipper, 1 rancher, 1 salesman.

PACIFIC BEACH—$6,000

Frederick Rector.

PACIFIC GROVE—$73,000

William Drummond, Frank Hale, Lester Perkins; 1 bank manager.

PALMDALE—$3,000

Newspaper publisher.

PALM SPRINGS—$23,000

Realtor.

PALO ALTO—$183,000

Ralph Freeland, Arnold Gumpel, Horace Heisen, Mary McElhatton, Frank Toujas; 1 retired merchant, 1 former buyer dept. store, 1 salesman fuel co., 1 teacher, 1 trainmaster.

PARLIER—$3,000

Lot Hamilton.

PARIS—$18,000

Ray Rehart.

PASADENA—$960,000

Over 189 Ordinary Claims.
CLAIMS BY AMOUNTS:

3—$25,000 or over
5— 10,000 to 25,000
15— 5,000 to 10,000
13— 3,000 to 5,000
19— 2,000; 34—1,000

Florence Beyer, Mabel Black, Albert Brodine, Angus Cameron, Harvey Cattell, Proctor Dolejs, Edward Gerpheide, Walter Hansen, Arthur Heinen, Clari Hobaugh, Emma Holt, George Hutchins, Nora Jones, Gordon King, Wm. LaForce (physician), Grace McAlister, Thos. McGregor, James Mallory, H. Mills, Fred Moffitt, Chas. Palmer, Earl Salsbury, Willis Smith, Daniel Sullivan (broker), Adolph Swansen, Earl Worley; 1 bookkeeper, 1 dentist, 1 physician, 1 power plant mgr., 1 pres. insurance co., 1 realtor, 10 retired, 1 salesman, 1 welfare director.

PASO ROBLES—$15,000

Frank Wetzel; 1 Bank of Amer. mgr.

PATTERSON—$18,000

Joseph Gronquist, Ale Torvend.

PEARBLOSSOM—$3,000

Nathan Wilcox.

PESCADERO—$4,000

Retired.

PETALUMA—$39,000

Anna Bundesen, Wm. Carr, Eliz. Goshen; 1 retired farmer.

PIEDMONT—$376,000

Carlton Gardner, Edward Huie, Edward Peters, Merle Thompson; 1 housewife, 1 insurance broker, 1 retired auditor, 1 sales mgr.

PENRYN—$5,000

Fred Pheby.

PETALUNA—$18,000

James Koster.

PINOLE—$4,000

Fred Benson.

PLACENTIA—$23,000

Geo. Johnson; rancher.

POMONA—$151,000

Wm. Bartlett, Othal Hall, Elinar Hedin, John Parker, Donald Wilson; 1 automobile salesman, 1 contractor, 1 packer, 1 realtor, 1 salesman, 1 secy. bldg. & loan co., 1 secy., 1 veterinarian.

PORTA COSTA—$3,000

Luigi Raffetto; storekeeper.

PORTERVILLE—$203,000

George Capell (student), Louisa Jones, Ferdinand Kaehler, Joseph Linden (fruit packing business), George Murphy (secy. Porterville Elks), Ed. Orth, Anna Wardlaw; 1 prop. service station, 1 realtor, 1 retired sheep raiser.

PUENTE—$25,000

Ellsworth Gardner, Oscar Hilyard, Frank Hostetller (sheriff), Geo. Lawson (rancher), Geo. Wanberg; 1 physician, 1 rancher.

QUINCY—$11,000

Ollie Ayoob, Abe Bar.

RANCHO SANTA FE—$70,000

Retired architect.

RED BLUFF—$8,000

George Wilkins; 1 insurance agent.

REDDING—$14,000

John Buckley, Nolan Ferguson.

REDWOOD CITY—$72,000

Julia Zimmer; 1 merchant, 1 saleswoman, 1 theatre owner.

REEDLEY—$18,000

John Sleinfeldt, Donabed Sarkisian, Ed. Winter; 1 retired rancher.

REDLANDS—$68,000

Robert Birchard (law student), Olive Holmes, David MacDonald, Joseph Satchell; 1 janitor & caretaker, 1 nurse & housewife, 1 rancher.

REDONDO BEACH—$33,000

Wm. Giesler.

REPOM—$5,000

Manuel George.

RESEDA—$6,000

Stone mason.

RIALTO—$6,000

Frank Holden.

RICHMOND—$61,000

Florence Christopher, Maybell Lander, Wm. McKinzie (retired), Elizabeth Wilhelm, Frank Wood; 1 carpenter, 1 electric welder.

RIO LINDA—$16,000

Jas. Wadny (rancher), Charles Woodward; S. P. switchman.

RIVERA—$2,000

Jerome Hunt; student.

RIO VISTA—$24,000

Fred Mitchell, Frank Throne.

RIVERDALE—$2,000

Housewife.

RIVERSIDE—$164,000

Edward Beebe, Milton Cutting, Philip Lucius, Clarence McArthur, Wm. Martin, Elbert Taylor, Edward Thomas, Wm. Wetzel, Jr.; 1 manager, 1 rancher.

ROCKWELL FIELD—$25,000

U. S. A. officer.

ROSEMEAD—$27,000

Margaret Downing, Jarry Johnson; 1 realtor.

ROSS—$24,000

Attorney

SACRAMENTO—$1,741,000

Over 83 Ordinary Claims.
CLAIMS BY AMOUNTS:

1—$100,000 or over
1— 50,000 to 100,000
2— 25,000 to 50,000
6— 10,000 to 25,000
15— 5,000 to 10,000
13— 3,000 to 5,000
15— 2,000; 30—1,000

Clara Anderson, Barbara Bancroft, Shirley Benedix, Wilson Bennett (special representative), Frank Bergman, Charles Brooks, George Carey (carpenter), Ruby Eastburn, Daniel Farr (retired), Henry Kleinsorge, Frank Lungershausen, Chas. McClatchy, Hiram Mackey, Ralph Ming, Henry Pippert, John Rooney, Susan Rosecrans, Agnes Womack, P. Woods; 1 dredgeman, 1 baker, 1 capitalist, 1 editor, 1 former cigar-maker, 3 insurance agents, 1 laborer, 1 livestock & rancher, 1 machinist, 2 managers, 1 night supvr. telegraph co., 1 clerk, 1 postal clerk, 2 R.R. agents, 1 retired dentist, 1 retired merchant, 1 retired rancher, 1 retired officer State Treas. Office, 3 retired, 3 salesmen, 1 stationery engineer, 1 surveyor, 1 teacher.

SALINAS—$87,000

Samuel Burnett (police officer), Herbert Dodge, James Fisher, Sidney Hall, John Iverson, May Miller; 1 oil truck salesman, 1 upholsterer.

SAN AMETO—$5,000

Chas. Fitch, cashier.

SAN ANSELMO—$37,000

Arthur Shapley; ferry captain.

SAN BERNARDINO—$73,000

Leeforest Castell (blacksmith), Otha Clark, George Colman, Walter LeBeau, Raymond Lenhart, Clara Meyers, Henry Nau, Irlie Newman; 1 carpenter, 1 dispatcher, 1 machinist, 1 paper carrier, 1 secy. Chamber of Commerce.

SAN BRUNO—$8,000

Harold Mortensen; 1 housewife.

SAN DIEGO—$1,631,000

Over 129 Ordinary Claims.
Over 17 Industrial Claims.
CLAIMS BY AMOUNTS:

2—$50,000 or over
2— 25,000 to 50,000
15— 10,000 to 25,000
11— 5,000 to 10,000
24— 3,000 to 5,000
26— 2,000; 49—1,000

Frederick Allen, Robt. Arnold, Mayme Baldwin, George Bennett, Norma Border, Clyde Brewer, Grant Bush, John Byrne, Thomas Byrne, Harriet Campbell, Wm. Carper, Frank Crane, Clara Crawford, Wm. Dagg, Jason Draper, Nellie Dresser, Stella Fitzpatrick, Adella Frueh, Vernon Gardner, Wm. Geistweit, Thomas Hayton, Chas. Hammon, Chauncey Hammond, Joseph Harritt, Edson Hornbeck, Robt. Jones, John Juranits, Paul Kriner (yeoman U. S. Navy), J. Laffler, Lucien Laganiere, Robt. Larson, Ed. Leedom, Wm. Lewis, Dena Loeber, Walter Lowry, Elmer MacMullen, Donna Mankins, Robt. Mansfield, Grace Maryhew, Hugo Muench, Siegmar Muhl.

Wm. Nida, Esther Nystrom, Homer Oatman, Frank Oberg, Henry Pickarts, Harold Richards (lieut. U. S. Navy), Wm. Riley, Felipe Saldana, Ed. Schmidt (accountant), Paul Steele, Richard Wayster (farmer), Fred Waite, John Ward, Roscoe Withers, Frank Zieglar; 1 baker, 1 captain U. S. Marine, 1 cemen contractor, 1 clerk, 1 engineer, 1 former banker, 1 manager athletic club, 1 produce merchant, 1 realtor, 1 retired banker, 1 retired naval officer, 2 retired insurance agents, 11 retired, 1 salesman. Industrial Co. No. 1, 17 claims, $6,008.

(Continued on next page)

California—Continued

SAN FERNANDO—$89,000

Sidney Blumenthal, Joseph Daly, Wm. Hyatt, Ephriam Martin, Owen Rogers, Rae Taylor; 1 proprietor, 1 retired banker.

SAN FRANCISCO—$16,127,000

Over 495 Ordinary Claims.
Over 173 Industrial Claims.

CLAIMS BY AMOUNTS:

7—$100,000 or over
8— 50,000 to 100,000
20— 25,000 to 5,000
34— 10,000 to 25,000
59— 5,000 to 10,000
93— 3,000 to 5,000
106— 2,000; 166—1,000

Adolph Anderson, Arthur Ball, Harry Battelle, James Bell (insurance agt.), Harry Berry, Robt. Berman (automobile salesman), August Bishop, Eugene Bolton, Chas. Branham, Jas. Brennan, Edmund Brown (elephant caretaker), Harry Brown, Thomas Brown, Bessie Burnell, Benjamin Cator, Chauncey Chan, Jr., Aerie Cohen, Arthur Conover (buyer Hale Bros.), Wm. Cowling, Urban Cushing, F. Dohrmann, Jr., Chas. Dorn, Louis Dunkley, John Dumbrell, Webster Fielder, Oliver Fisher, John Fitzpatrick (retired banker), Ernest Galli, John Geuslio, Henri Gillet, Henry Grobe (prop. of music store), Harry Guggenheimer, Wm. Hammond, Charles Hedberg (farmer), Horace Heisen, John Herman, Samuel Herzberg, John Houston (realtor), Emma Hughes, Helen Hynes.

John Ireland, Abraham Jacobson, Wm. Jarrett, Rose Jeter, Andrew Johnson, Wm. Johnson (bank vice-pres.), Clare Jordan, Julius Kerber, Kosrov Krunchian, Theodore Lane, Henry Lawler, Frank Leighton, Carl Leinweber, Armand Levy, Hunter Liggett, Wm. Luty, Virginia Lowe, Clarissa Luce, Frank Lutley (mgr. Store Purity), Terrence McBride, Francis McCreddin, Ernest McFee, Patrick McGee, Lawrence MacIntyire, Emma Machine, George Mansfield, Wm. Manson, Haiganoosh Mardikian, Elvind Markussen, Theodore Miller, Jacob Monasch, Edward Moor, Laurence Morton (photographer), Ed. Mullin (bank manager), Elmer Nelson, Josephine Nelson, Joseph Nicholin.

Nicholas Obradovich, Hiyakutaro Okino, Marcela Omstead, Jas. Parks, Joseph Partacz, Louis Paulsen (maintenance of equipment), Fern Peters, Bertha Porter, Gian Posqualetti (retired), Christopher Powell, LeRoy Pryor, Mary Radinovich, Elia Raykovich, Coxtion Rhodes (asst. attorney), George Rodgers, Frederick Rooney, John Rosseter (shipping), Wm. Sanders, George Schlitter, George Schmitt, Alexander Seramin (gas meter man), Ethel Shafer, Edwin Sheldon, Daniel Shenk, Jr., Inez Smith, Arthur Soldate, Louis Stewart, Guy Stokes, Leonard Stotts, Sidney Strickland (dentist), Gertrude Sullivan, James Talbot (realtor), Benedetto Vernazza, Sarah Warden, Mattie Webb, Louis Wedertz, Clayton Wheeler, Walter Yount, Jesse Yount, Poon Yut, Harry Zemon, Barney Zyskind.

Partial list in addition to above by occupations: 2 accountants, architect, 2 brokers, 2 cabinet makers, cigar manufacturer, cigar merchant, clergyman, 2 clerks, clothing merchant, company pres., 2 contractors, cook, corporation sales manager, corporation pres., decorator, dentist, 2 department managers, diamond merchant, dry goods salesman, elevator operator, 2 engineers, federal employe, former salesman, freight agent, grain merchant, grocer, 2 hardware merchants, 5 housekeepers, instrument repairer, 2 insurance brokers, 2 insurance agents, investor, laundry driver, law student, 2 lawyers, letter carrier, lumberman, machinist.

Manager supply co., manager hotel, meat dealer, 3 merchants, night watchman, painter, pharmacist, pres. security corp., printer, produce manager, publisher, 2 realtors, 10 retired, retired banker, retired capitalist, retired carpenter, retired cigar merchant, retired customs officer, retired hotel manager, retired insurance agent, retired merchant, retired physician, 3 salesmen, 2 sales managers, second mate on ship, secy, telephone co., shipping clerk, shoemaker, silk merchant, solicitor, stock broker, 2 storekeepers, 2 students, superintendent, tailor, 2 teachers, 5 vice-presidents, vice-principal, 2 watchmen. Industrial Companies: No. 3, 170 claims, $43,094; No. 7, 3 claims, $538.

SAN GABRIEL—$46,000

Laura Paulson; 1 city clerk.

SANGER—$8,000

Felix Phillips; 1 housewife.

SAN JACINTO—$40,000

1 baker, 1 chemist.

SAN JOSE—$622,000

Over 46 Ordinary Claims.

CLAIMS BY AMOUNTS:

1—$50,000 or over
1— 25,000 to 50,000
2— 10,000 to 25,000
4— 5,000 to 10,000
14— 2,000; 14—1,000

Wm. Atwood, Adolph Canelo, Leon Dampier, Frank DeSimone, John Golden, Sr., Jacob Grahek, Jr., Martin Harris, John Johnson, Paul Kurtz, Waldo Parker, John Ring, Bythella Rucker John Sproat (salesman) L. Tanner, Harry Thompson, Frank Thorp; fireman, 1 architect, 1 dentist, 1 monk, 1 night watchman, R. R. depot porter, 1 realtor, 1 retired merchant, 1 surgeon.

SAN LEANDRO—$38,000

Wm. Carper ins. field representative), Farley Granger (retired), Walter Pence; 1 accountant.

SAN LORENZA—$28,000

Wm. Acqua; 1 laborer, 1 farmer.

SAN LUIS OBISPO—$41,000

Wilborn O'Neil; 1 chef, 1 stock buyer, 1 retired.

SAN MARCOS—$2,000

Farmer.

SAN MARINO—$91,000

Robt. Stewart; 1 construction supt.

SAN MATEO—$161,000

Walter Chidester (physician), Paul Florian; 1 president, 1 housewife.

SAN PEDRO—$98,000

R. Cranfield, Alfred Goldschmidt, Benjamin Twitchel; 1 nurse, 1 typewriter merchant, 1 retired, 1 superintendent.

SAN RAFAEL—$37,000

John McLaughlin, 1 coffee merchant.

SANTA ANA—$149,000

Guy Barp, John Carroll, Frank Cloyes, Chas. Dodds, Estelle Dolley, Ralph Dooley, Andrew Griffith (mgr. La Bolsa Tel. Co.), John Irain (realtor), John Shivers, George Spencer; 1 bank manager, 1 rancher, 1 secretary.

SANTA BARBARA—$332,000

Jerome Chaffee, Emma Douglas, Mary DeMotte, Maurice Fenton, John Grim, Valentine Middough, Grace Miller, Lewis Wilson; 1 oil station owner, 1 partner in fish co., 1 publisher, 1 retired hotel owner, 1 retired.

SANTA CLARA—$63,000

Nace Clark, Joseph Holthouse, James Ratto; 1 agriculturist, 1 prop. box factory.

SANTA CRUZ—$136,000

Geo. Cunnison, Golden Falconer, Waren More, Barbara Raymond, Fred Rowley, Guy Tibbot; 1 auditor.

SANTA FE SPRINGS—$71,000

Bank cashier; 1 housewife.

SANTA MARIA—$4,000

Farmer.

SANTA MONICA—$610,000

Andrew Bowen, Geo. Brain, Daniel Golding, Chancey Hubbel, Holger Jensen, Wm. Lane, Wilmert Laue, Stanley Straw, Austin Saunders; 1 manager, 1 publisher, 3 retired, 1 retired auto dealer, 1 retired rancher.

SANTA PAULA—$98,000

Norman Newsom, Jacob Strong; 1 rancher, 1 former physician & Rancher.

SANTA ROSA—$132,000

John Bledsoe, Michael Cummings, Roy Dobell, Chas. Pettis, Ernest Rodgers; 1 former farmer, 1 tailor, 1 traveling salesman.

SANTEE—$3,000

Mertie Higbee.

SAUSALITO—$13,000

Wm. Munk.

SAWTELLE—$57,000

John Brewer, Ralph Mosher, James Stewart; 1 nurse, 1 physician.

SELMA—$53,000

Rufus Basom.

SHANDON—$2,000

John Brown.

SIERRA MADRE—$72,000

Don Abbott, Wm. Bovard; Reverend.

SIMI—$6,000

George Brandley.

SOLEDAD—$5,000

Hans Mathisen.

SOQUEL—$5,000

Philip Bargetto.

SOUTHGATE—$34,000

Gerald Bright, Arthur Cottrell, Ed. Hazelton, Amos Peterson, Dewitt Temple; 1 oil station operator.

SOUTH PASADENA—$178,000

Floyd DeFord, Arthur Keetch, James Murray, Ed. Williams; 1 housewife, 1 surveyor.

STOCKTON—$681,000

Over 40 Ordinary Claims.

CLAIMS BY AMOUNTS:

3—$25,000 or over
2— 10,000 to 25,000
7— 5,000 to 10,000
9— 3,000 to 5,000
7—2,000; 12—1,000

Daniel Beckford (cook), Peter Camozzi, Wm. Cecil, Orin Davis, George Frinkbohner (trust officer Bank of Amer.), Carl Gesler, John Ghiglieri, Wm. Immel, Peter MacDonald, George McNoble, John Webb; 2 farmers, 1 foreman, 1 jeweler, 1 locksmith, 1 machinist, 1 manager cash register co., 1 newspaperman, 2 retired.

SUSANVILLE—$11,000

Hon. Harry Burrough, James Christie.

TAFT—$8,000

Frank Wareham.

TEHACHAPI—$3,000

Otto Grind.

TERMINAL ISLAND—$5,000

Amy Hanks, Thomekichi Naruse.

TERRA BELLA—$3,000

Wm. Howekamp.

THORNTON—$2,000

Joseph Soebel.

TORRANCE—$28,000

Joe Day, Archie Floyd, manager, bowling alley George Harmon, Charles McMills.

TRACY—$19,000

H. Lock Byhee, painter, John Cramer, Antonio Leandro.

TRONA—$6,000

Anna Anderson; 1 clerk.

TULARE—$42,000

Hiram Bird, LeRoy Howe, Richard McMann, Walter Rice, Joe Silva.

TURLOCK—$46,000

Amos Anderson, Adelin Mendonca.

TUJUNGA—$70,000

Newspaperman.

UKIAH—17,000

Farmer, 1 housewife, 1 vineyardist.

UPLAND—$6,000

Jay Rogers.

VALLEJO—$19,000

Glen Craddick, George Ryan; 1 truck driver.

VAN NUYS—$93,000

Willard Gorham, David Meloy, Albert Mueller, Ed. Renkin, Henry Scoville, Mark Sutton; 1 grocer, 1 repairman, Telephone Co., 1 retired.

VENICE—$42,000

Morris Davis, Charles Hollister, A. Severin; 1 retired.

VENTURA—$161,000

Wm. Bender, Walter Chaffee, John McFarlane, farmer, Harry Robinson, Ross Smith, Kendirck Spidell, druggist, 1 dry goods merchant.

VICTORVILLE—$19,000

Bert Hanuff, Carl Miller; retired merchant.

VISALIA—$71,000

Anna Esswen, Julius Galsin, LeRoy Kohler, Earnest Still ,Fred Uhl; 1 former farmer, 1 service state salesman.

WALNUT CREEK—$59,000

Virgil Conover; retired merchant.

WALNUT GROVE—$3,000

Farmer.

WALNUT PARK, $19,000

Egg merchant.

WATSONVILLE, $207,000

Howard Chapman, Walter Cockcroft, Charles Fey, carpenter, Ed. Hayward, John Killian, Gerald Sheehey, Jr.; 1 grocer, 1 mechanic.

WEAVERVILLE—$14,000

Attorney.

WEED—$19,000

Meredith Costen, Jr., Lewis Welch.

WEST HOLLYWOOD—$31,000

Joseph Fynney, Lewis Poor; 1 housewife.

WEST LOS ANGELES—$38,000

Morris Ringolsky; 1 former owner Meat Market.

WHITTIER—$98,000

Joe Ashbrook, barber, John Coffin, Max DeBeaulieu, Benjamin Patterson, Sidney Rayson, citrus rancher, John Skinner, 1 contractor, 1 doctor, 1 retired furniture dealer.

WILLOWS—$16,000

Lucien Benoit, George Bondurant, Mary Freeman, Chas. Lund, physician.

WILMAR—$3,000

Luella Coats.

WILMINGTON—$36,000

Courtney Carwood, Chas. Gray, Frank Harris; 1 confectioner, 1 auto mechanic.

WINDSOR—$51,000

Former feed merchant.

WOODLAKE—$4,000

Lumberman.

WOODLAND—$23,000

Julia Nelk, Dental Asst.; 1 farmer.

YORBA LINDA—$11,000

John Liles.

YORKVILLE—$5,000

John Nobles.

YREKA—$27,000

Harry Dewey, Wm. Neilon.

YUBA CITY—$19,000

1 Farmer, 1 housewife, 1 retired banker & farmer.

Names in each town are only a partial list of claims paid during 1937.

COLORADO

Total Payments in State.....$24,600,000
Rank in Payments.....27th
Rank in Population.....32nd
Payments Per Capita.....$23.08

ALAMOSA—$16,000

Fred Eckles, James Pilcher.

ALMA—$4,000

James McCarty.

ALMONT—$3,000

Frank Salisbury.

ANTONITO—$3,000

Game warden.

ARENA—$3,000

David Derby.

ARVADA—$18,000

Fredrick Schellenger, Joe Staendl; 1 automobile mechanic.

ARRIBA—$4,000

Fred Rhule.

ASPEN—$5,000

Harry Koch.

ATWOOD—$2,000

George Kloberdanz.

AURORA—$5,000

John Rages, Frank Brneic (coal dealer).

AUSTIN—$3,000

John Nutting.

BERTHAND—$3,000

Fitzwater, Robt.

BEULAH—$5,000

Josephine Thomas

BOULDER—$116,000

Orlando Brooks, Chas. Redder, Fredrick Schwenke, Wm. Todd; 1 insurance agent, 1 student.

BOYERO—$4,000

Raymond Housen.

BRIGHTON—$31,000

Walter Beaver, Samuel Eaton, William Ehler, Henry Kassalbaum (realtor), Arnold Staats.

BRUSH—$8,000

Esther Dahl, Reed Frasier, Martha Messenger (telephone operator).

BUENA VISTA—$4,000

Daniel Sindlinger.

BURLINGTON—$2,000

Fred Kukuk.

BYERS—$6,000

Geo. Burton (salesman).

CANON CITY—$49,000

John Hinck, Margaret Jones, Myrtle Joyce, Samuel Nichols, Edgar Webb.

CASTLE ROCK—$2,000

Alice Carlton.

CENTER—$56,000

Jesse Davis, Pearl Harney, Roy Mees, Herbert Seamster.

COLORADO CITY—$8,000

William England.

COLORADO SPRINGS—$593,000

Over 72 Ordinary Claims

CLAIMS BY AMOUNTS:

1—$50,000 or over
1— 25,000 to 50,000
7— 10,000 to 25,000
6— 5,000 to 10,000
7— 3,000 to 5,000
9— 2,000 41—1,000

Wm. Bradshaw, Francis Corke, Bertha Craven, Toney Cuchinano, Wallace Elleman, Adolph Fehringer, Anna Footman, Luther Gates, Isaac Hammon, Wm. Innes, Albert Jones, Robert Kennedy, Jacob Latas, Jos. Legan, Wm. Lucas, Wm. McClung, Margaret Mackey, Deriser Powell, Elizabeth Riedel, Belle Russell, Verne Stambaugh, Minnie Thompson, Bishop Ward; 1 electric tram engineer, 1 housekeeper, 1 housewife, 1 laundryman, 1 lumberman, 1 manager, 1 saleslady, 1 president.

CORTEZ—$2,000

Thos. Hathcock.

CRIPPLE CREEK—$5,000

Cathrine Brown.

CROOK—$30,000

Robt. Nicholas.

DELAGUA—$4,000

Superintendent.

DEL NORTE—$6,000

Nicholas Argyr, Geo. Bingel.

DELTA—$74,000

Bertha Heater, Geo. Hoch, Elsworth Sewell, Edward VanDeVenter, Orville Whipple; 1 producer, 1 retired.

DENVER—$7,123,000

Over 356 Ordinary Claims

CLAIMS BY AMOUNTS:

7—$50,000 or over
4— 25,000 to 50,000
27— 10,000 to 25,000
27— 5,000 to 10,000
67— 3,000 to 5,000
89— 2,000; 135—1,000

Marjorie Altfather, Chas. Arright, Robt. Atkinson, Harry Ballard (mining engineer), Bessie Barer, Milton Barthel (office clerk), Lucil Beaton, Mary Benson, Ira Bower, John Bowman, Ralph Brown (merchandise broker), Clara Bryan, Edward Bushell, Thos. Camblin, Edith Carlson, Glenn Carruth, Thos. Cavanaugh, David Clark (osteopathic physician), Wm. Clark, Geo. Clayton, James Colegrove, Edwin Cronkhite, Ed. Crowlell, James Curran, Howard Dean, Bernice Deeter, Paul Dennhardt (printer), Wm. Downs (retired), Ben Duffy (salesman), Chas. Dunn, John Dupriest, Chester Emmert (electric engineer), Clara Erickson, John Feeney (reporter of Denver Post), John Flynn, Wm. Frick, Pasqual Garramone, Helen Gaul, Claude Giddings, Sidney Gould, J. Grafton, Joseph Graves, Arthur Hamilton (owner of theatre), Wm. Hansen, Jos. Harvey, Mary Hewitt, Howard Hewitt (official), Vern Hill, Paul Huston, Oliver Irwin, Daisey Jenks, Ed. Johnson, Wm. Jones, Chas. Kemm, Geo. Kimball, Edwin Kinney, Frank Kistler, Georgine Krub, Robt. Krug.

Ed. Lenihan (railway switchman), Robt. Lipson, Myrl Lisar, Emma Love, Leo Lucero, Alapiana Lynch (attorney), Eugene McDonald, Mary McElhinney (teacher), Achsa McFarlane, David McGehee, Mary McKeever, Clefford McKissick, Austin Miller, Mathew Mikesell, Whitten Mitchell, Wm. Mixon, Ollie Mleziva, Frederick Morris (salesman dry goods company), Ed. Morrissey, James Neal (livestock dealer), Robt. Pancell, (druggist), Victor Pardee, Louis Payne, Josephine Peters, Alfred Peterson, Ed. Pettit, Crayton Powell (minister), Michael Powers, Harry Raach, John Rafferty, Ned Rector, Joseph Riepelle, Fred Toller, Fred Roof, Raymond Rudh (hotel clerk), Thomas Ryan, Thos. Sandham, Harvey Scholder, Thomas Shoemaker, Noble Short, Alex Siegel, Theodore Sillstrop, David Simonson, Darwin Sims (filling station owner), John Slattery (meat dealer), Arthur Smith, Robt. Stevens, Pete Svaldi, Wm. Taylor, Oskar Thompson, Georgana Tolbert (teacher), Alfred Towles, Virgil Trout, Ed. Verdeckberg, Arnold Walthers, Harry Waskey, Adolph Weber, Milton Webber, Walter White, D. Wilson, Rudolph Witek.

Additional partial list by occupations: Army Major, car carpenter, dentist, hardware dealer, 2 executives, 2 housewives, 2 lawyers, manufacturer, meat dealer, physician, Pres. mining company, office clerk, porter, producer, railway telegrapher, retired butcher, retired druggist, 5 retired, claim adjuster St. Joe R. R., 2 students, traffic chief telephone exchange, truck driver.

DERBY—$5,000

Norman Worley, Paul Wassenaar.

DURANGO—$28,000

Ethel Lynch.

EATON—$15,000

Harris DeGroat; 1 farmer.

EDGEWATER—$6,000

Isaac Potter; 1 expressman.

ELBERT—$7,000

August Dietrick, Walter Dittemore.

ERIE—$4,000

Josephine Thompson.

FAIRPLAY—$3,000

Patrolman.

FARR—$3,000

Andrew Carlson.

(Continued on next page)

Colorado—Continued

FLAGLER—$3,000
Berton Dittmer (farmer).

FLORENCE—$7,000
Franklin Knoch, Jennie Cook; 1 carpenter, 1 housewife.

FORT COLLINS—$126,000
Jefferson Knoch, Adolphus Brittell, Frank Cornelson, Samuel Halley, Eula Toliver; 1 housewife, 1 road overseer.

FORT LOGAN—$2,000
Rachel Young.

FORT LUPTON—$7,000
Charles Fry, Wert Kirk, Isaac Powell, J. Wilson.

FORT LYSTON—$2,000
Louis H. Peck.

FORT MORGAN—$39,000
Maude Hammond, Henry Kammarcal, Louise Lahring, Maude Hammond.

FOUNTAIN—$7,000
Adolph Minars; 1 farmer, 1 housewife.

FOWLER—$6,000
Thomas Haycraft (mail carrier), Jas. Heathman (fowler).

FRUITA—$4,000
Roy Lehn.

GILL—$14,000
Wellington Howard (farmer).

GLENWOOD SPRINGS—$14,000
Ethel Mathews, Fredricka Nelson, Albert Stevens; 1 rancher.

GOLDEN—$18,000
Housewife.

GOODRICH—$3,000
Theo. Jacobson.

GRAND JUNCTION—$63,000
Louis Benda Margery Bigum, Peter Fiorello, Ibber Jones, Frank Leslie; 1 farmer, 1 housewife.

GREELEY—$183,000
William Allen, Lewis Amis, Ruth French, Oscar Huckett, Clarence Keever, Caleb Kersey, Richard McDonough, Sarah Mitchell, John Moore, Wm. Nesom, Frank Smith, Elmer Van Hyning; 1 grocer.

GREENLAND—$2,000
Oliver Williams.

GROVER—$3,000
Earl Johnston.

GUNNISON—$14,000
Druggist.

HAXTUN—$6,000
Bert Bradly, Frank Sullivan; 1 druggist.

HOLYOKE—$7,000
Roy Dykes.

HOWARD—$5,000
Farmer.

IDAHO SPRINGS—$4,000
Jasper Gallegos.

ILIFF—$4,000
Clair Fletcher.

JOHNSTOWN—$7,000
Wendell Grenhalge (farmer); Austin Little.

JULESBURG—$23,000
Lewis Eversman, William Johnson (farmer), William Leslie.

KIRK—$2,000
Frank Riedessel.

KUTCH—$2,000
James Harlow.

LAFAYETTE—$2,000
George Kneebone.

LAJARA—$4,000
Elbert McPeak, Jos. Shawcroft.

LA JUNTA—$41,000
Harold Best, Lula Maxey, Elsie Murrell.

LAMAR—$55,000
Lennie Harris, Mabel James, Fred Marx, George Merrill; 1 clothing merchant, 1 merchant, 1 shop foreman.

LAS ANIMAS—$39,000
Lottie Robinson; 1 insurance agent.

LAWSON—$4,000
William Lawson (miner).

LEADVILLE—$17,000
Ridman Cody, Helen King, Conrad Schlaepfer (dairy man), Wm. Wheatley (retired); 1 dairyman, 1 millman.

LITTLETON—$21,000
Walter Ficklin; 1 water well contractor.

LIVERMORE—$2,000
Charles Swanson (rancher).

LONGMONT—$76,000
Edwin Bice, Astor Eliason, Ray Johnson, Matthew McCaslin; 1 housewife.

LOUISVILLE—$15,000
John Bowes, Tony Fenolia, Thomas Stevens.

LOVELAND—$43,000
Joseph Hoffman, Herbert Fadden, Jas. Schaible; 1 farmer, 1 stenographer, 1 proprietor.

LYCAN—$3,000
Thomas Watson.

MANASSA—$11,000
Warner Ray.

MANCOS—$2,000
William Olbert.

MANITOU—$2,000
Ernst Latz.

MANITOU SPRINGS—$3,000
Ida Easley.

MAYBELLE—$2,000
Charles Littleton.

MEEKER—$14,000
Fayette Babcock, Hetta Babcock, Marshall Hopkins.

MERINO—$4,000
Thomas Anderson.

MONTE VISTA—$30,000
Martha Clark, Wm. Woods; 1 music teacher, 1 surgeon.

MONTROSE—$36,000
James Bone, Mary Farris, Love Perkins, Claude Russell (auctioneer), Jane Safley.

MORLEY—$3,000
Merchant.

NATURITA—$2,000
Galen Brock.

NEW CASTLE—$5,000
William Rippy.

OLNEY SPRINGS—$4,000
William Peirce (farmer).

OPHIR—$4,000
Miner.

ORCHARD—$3,000
Philip Ross (farmer).

ORDWAY—$5,000
Florian Feik, James Sorensen.

OVID—$2,000
Emil Neugehauer

PADRONI—$6,000
Fred Irelan; 1 lumberman.

PAGOSA SPRINGS—$19,000
John Keane, Louis Montroy; 1 merchant.

PAONIA—$3,000
Elsie Fluke.

PRITCHETT—$2,000
Lola Steinsilk.

PUEBLO—$497,000
Over 46 Ordinary Claims
David Altman, Rosa Barker, Roger Boss (retired minister), William Cotner, Jessie Donohue, Vance Driscoll, William Finlay, George Foster, Sam Freeman, Frank Hicks (crane operator), Stanley Jones, George Kolesarek, James Lamb (manager hardware company), Sarah Linville, Chester McCold, C. Marmaduke, Lillie Musso, Paul Plank, Nan Price, Orrin S. Reeves, Ralph Seaman, Charles Sellers, Effie Smith, Sibley Sullivard, Edward Trent, Albert Winslow.
Additional partial list by occupations: 2 Company presidents, contractor, grocer, housewife, 2 merchants, plumber, retired, secretary, steelworker, Vice President Construction Co.

RIDGWAY—$4,000
Railway agent.

RIFLE—$6,000
Edith Burch, John Cason, William Crook.

ROCKY FORD—$8,000
Joseph Price; 1 merchant, 1 railway watchman.

SAGUACHE—$7,000
Durand Bratton; 1 mechanic, 1 stockman.

SALIDA—$9,000
Jasper Gallegos, Frances Hines, Teresa Naples.

SANFORD—$2,000
Farmer.

SEDGWICK—$16,000
Albert Kaschke, Edward Turner.

SILVER PLUME—$2,000
Mill superintendent.

SILVERTON—$2,000
Lucille Noel

SIMPSON—$3,000
James Witter.

SPRINGFIELD—$3,000
Railroad agent.

SPIVAK—$18,000
Gregory Ehrenburg; 1 doctor.

STEAMBOAT SPRINGS—$33,000
Arthur Anderson, Charles Harwig, Estel Patterson, Martin Reynolds, Duane Turner; 1 shopkeeper.

STERLING—$87,000
Myrtle Griswold, David Morris, Edwin Weir; 1 retired.

STRASBURG—$6,000
Nellie Preble, Harvey Williamson.

TELLURIDE—$5,000
Merchant.

TENNESSEE PASS—$3,000
Railroad agent.

TRINIDAD—$18,000
John Archer.

WALSENBURG—$29,000
Frank Baysinger; 1 retired.

WATKINS—$5,000
Noble Lewis (farmer), Amel Schalmus.

WELDONA—$3,000
John Gardetto

WELLINGTON—$4,000
George Koon.

WHEATRIDGE—$19,000
Leo Lucero

WILEY—$2,000
Housewife.

WINDSOR—$6,000
Retired caterer.

WRAY—$24,000
Leander Briggs, Nelson Rife; 1 retired.

YAMPA—$31,000
Cecil Long.

CONNECTICUT

Total Payments in State.....$56,200,000
Rank in Payments.....11th
Rank in Population.....27th
Payments Per Capita.....$32.41

ANSONIA—$167,000
James Laflin. Industrial Co. No. 3, 208 claims, $66,534.

BETHEL—$8,000
Victoria Lamson.

BRIDGEPORT—$1,327,000
Over 133 Ordinary Claims
Over 765 Industrial Claims
Abraham Bohrer, Jas. Clancy, Rudolph Baumann, Lusisu Jordan, Swen Lundstrom, John Richardson, Harry Woodruff; 1 bank official, 1 electrician, 1 engineer, 1 housekeeper, 1 insurance agent, 1 manufacturer, 1 plumber, 1 school custodian, 1 woodworker. Industrial Companies:—No. 3, 753 claims, $182,393; No. 6, 12 claims, $1,882.

BRISTOL—$86,000
Over 10 ordinary Claims

CANTON—$4,000
Edwin Parmelee.

CHESHIRE—$6,000
Clifford Terrell.

CLINTON—$5,000
Howard Johnson.

DANBURY—$264,000
John Belden; 1 insurance agent.

DARIEN—$58,000
Augustus Viele; 1 Bishop.

DELTA—$3,000
Alexander Wigram.

EAST HAMPTON—$48,000
1 manager, 1 student.

EAST HARTFORD—$61,000
Morgan Hawkins, Harry Ramsey.

EAST HAVEN—$18,000
John Curry.

ELLINGTON—$4,000
H. Mcknight.

ELMWOOD—$3,000
Vera Davis.

FAIRFIELD—$243,000
Over 11 Ordinary Claims
Frank Hickman.

GAYLORDSVILLE—$4,000
Alice Rydell.

GOSHEN—$3,000
Machinery salesman.

GRANBY—$4,000
Farmer.

GREENFIELD HILL—$6,000
William Jackson (retired).

GREENWICH—$1,334,000
Over 34 Ordinary Claims
Robert Adams (retired), C. Allen (executive), Walter Cranford, Nathaniel Brooks, Clarence Howell, Edwin Johnston (publisher), Miranda Pomeray, Harry Smith, Hiram Stevens; 1 Company president, 1 chairman, 1 retired.

GROTON—$46,000
Cornelius Costello (merchant); 1 hull inspector.

HADDAM—$4,000
Catherin Williams (clerk).

HAMDEN—$168,000
Champe Andrews (executive), Noah Shulman; 1 housewife, 1 retired.

HARTFORD—$1,554,000
Over 240 Ordinary Claims
Over 512 Industrial Claims

CLAIMS BY AMOUNTS:

1—	$100,000	or over
1—	50,000	to 100,000
5—	25,000	to 50,000
11—	10,000	to 25,000
9—	5,000	to 10,000
34—	3,000	to 5,000
40—	2,000;	139—1,000

Henry Ahearn, Arthur Bradley, Wm. Brown, James Butler, Charles Connolly, Keron Daley, Samuel Dorfman, Walter Davis, James Downey, Edward Eherle, Harry Fien, Abraham Forman, Clarkson Fowler, Geo. Godard, Joseph Harrison, William Havens, Otto Helm, Mary Kelly, Calvin McCray, Joseph Pirog, George Rapport, William Ratcliffe, Majorique Ray, Frank Rood, Louis Sagal, Annie Shepherd, Frederick Smith, D. Sullivan, Abraham Wortman. Additional partial list by occupations: Banker, 2 housewives, janitor, repair man, restaurant owner, retired, tailor. Industrial Companies:—No. 3, 512 claims, $122,558.

KENSINGTON—$4,000
William Cowen (carpenter).

LAKEVILLE—$40,000
Theatrical manager.

LITCHFIELD—$5,000
John L. McGuinnes; 1 well driller.

MADISON—$46,000
Realtor.

MANCHESTER—$120,000
Carl Anderson, Hazel McComb.

MERIDEN—$180,000
Nicholas Schnieder. Industrial Companies:—No. 3, 274 claims, $57,574

MIDDLEFIELD—$5,000
Howard Sibley.

MIDDLETOWN—$146,000
Julia Carroll; 1 electric welder, 1 merchant, 1 retired.

MONTVILLE—$11,000
Hattie Edmonds

NAUGATUCK—$180,000
Walter Reilly, Jeremiah Sullivan; 1 treasurer.

NEW BRITAIN—$536,000
Over 46 Ordinary Claims
Over 259 Industrial Claims
Edward Bradley, Bernard Gaffney, William Rowland (chemist), Katie Sekorowicz, Zofi Wolak.
1 Accountant, 1 bank president, 2 clerks, 3 housewives, 1 laborer, 1 merchant, 2 retired. Industrial Co. No. 3, 259 claims, $64,969.

NEW CANAAN—$56,000
Alfred Knapp, Laurence St. John (engineer).

NEW HAVEN—$2,611,000
Over 175 Ordinary Claims
Over 753 Industrial Claims

CLAIMS BY AMOUNTS:

3—	$50,000	or over
6—	25,000	to 50,000
10—	10,000	to 25,000
6—	5,000	to 10,000
24—	3,000	to 5,000
32—	2,000;	94—1,000

Edward Brennan, Frederick Bush, Walter Eddy, Max Goodman, Wilton Grant, John Harmon, James Hennessey, Samuel Hurlburt, Harris Lemen, Samuel Lyman, F. Manwaring, Adolph Mendel, Lafayette Mendel, William Montgomery, John Punderford, Louis Sagal. Additional partial list by occupations: Accountant, banker, clerk, corset cutter, dentist, engineer, elevator operator, farmer, hardware merchant, lawyer, merchant, owner of Monumental Works, president, professor, 2 realtors. Industrial Co. No. 3, 753 claims, $177,961.

NEWINGTON—$3,000
Mechanic.

NEW LONDON—$168,000
1 dry goods merchant, 1 engineer, 1 retired, 1 salesman. Industrial Co. No. 3, 177 claims, $41,587.

NEW MILFORD—$78,000
Charles Mallory, George Wright; 1 housekeeper.

NORWALK—$96,000
Joseph Hill, Fred Wilcox; 1 bank trust officer, 1 grocer, 1 meat cutter.

NORWICH—$163,000
Edmund Perking (attorney), Anthony Lyons, Michail May; 1 foreman of Dye Co.

PAWCATUCK—$6,000
Lorenzo VanAllen.

PLAINFIELD—$14,000
William Patten.

PUTNAM—$46,000
James Marsh; 1 advertiser.

REDDING RIDGE—$4,000
Realtor.

ROCKY FORD—$2,000
Housewife.

ROCKY HILL—$61,000
Peter Griswold.

ROCKVILLE—$43,000
Albert Kloter.

SALISBURY—$37,000
George Senior.

SEYMOUR—$2,000
Mechanic.

SHARON—$603,000
Frank Hart, President of Oil Co.

SOUTHINGTON—$3,000
Foreman.

SOUTH NORWALK—$81,000
James Humes. Industrial Co. No. 3, 246 claims, $58,420.

STAMFORD—$436,000
Edward Barrett, Justin McCarthy; 1 electrical engineer, 1 housewife. Industrial Co. No. 3, 238 claims, $62,825.

STRATFORD—$87,000
Adolph Schwartz.

SUFFIELD—$68,000
John Biggerstaff.

TERRYVILLE—$2,000
Factory Worker.

THOMPSONVILLE—$16,000
Arthur Bardwell (retired).

TORRINGTON—$67,000
Bookkeeper.

TRUMBULL—$3,000
Emma Dewey.

VOLUNTOWN—$4,000
Benjamin Gallup.

WALLINGFORD—$68,000
Charles Spencer.

WASHINGTON—$5,000
Harold Porter.

WATERBURY—$932,000
Over 94 Ordinary Claims
Over 675 Industrial Claims
Frank Anules, Julius Kipp, Anna Lubinskas, Thomas McCormack, Jos. Paluskas, Eva Sniokis, Anthony Stakno, Antany Steponaviczy, Oscar Van Wart. Housewife, 1 merchant, 1 nurse, 1 secretary. Industrial Co. No. 3, 675 claims, $183,936.

WEST HARTFORD—$610,000
Over 35 Ordinary Claims
Augustus Graul, Louis Hennick, Chester Langley, David McWhir (inspector), Dwight Tracy, Henry Tittle; 1 houseworker.

WEST HAVEN—$53,000
Frank Bulkley, James Schall; 1 owner of Company.

WESTPORT—$61,000
Hildur Johnson.

WETHERSFIELD—$63,000
Alice Hyer, William Taylor, Edith Smith (secretary).

WILLIMANTIC—$48,000
Furrier.

WILSON—$5,000
William Abbott

WINSTED—$10,000
Grocer.

WOODMONT—$3,000
Nettie Moore.

WOODSTOCK—$33,000
Clarence Bowen.

Names in each town are only a partial list of claims paid during 1937.

DELAWARE

Total Payments in State.....$6,500,000
Rank in Payments.....41st
Rank in Population.....46th
Payments Per Capita.....$25.10

BRIDGEVILLE—$32,000
2 Housewives.

DAGSBORO—$80,000
Fruit producer.

DELMAR—$3,000
Farmer.

DOVER—$87,000
Wilbur Case; 1 attorney. Industrial Companies: —No. 4, 252 claims, $29,228; No. 13, $11,624.

EDGEMOOR—$2,000
Chauffeur.

ELSMERE—$3,000
Joshua Calvert.

FREDRICA—$4,000
Miller.

GREENWOOD—$2,000
Farmer.

HOCKESSIN—$3,000
Physician.

LAUREL—$14,000
Arthur Robinson; 3 farmers, 1 merchant.

LEIPSIC—$2,000
Farmer.

LEWES—$17,000
1 engineer, 1 physician, 1 pilot.

MAGNOLIA—$3,000
Joshua Wharton.

MIDDLETOWN—$8,000
Lawyer.

MILFORD—$16,000
1 farmer, 1 newspaper president, 1 superintendent.

NEWARK—$38,000
1 clerk, 1 farmer, 1 lawyer.

SAINT GEORGES—$3,000
James Moore.

SEAFORD—$9,000
1 brick maker, 1 dealer in fertilizers, 1 housewife.

SELBYVILLE—$9,000
Isaac Quillen (marine engineer), Frank Lynch; 1 merchant, 1 messenger.

SMYRNA—$16,000
1 clerk, 1 merchant.

WILMINGTON—$1,264,000
Over 46 Ordinary Claims
Over 362 Industrial Claims

CLAIMS BY AMOUNTS:

2—$50,000 or over
3— 25,000 to 50,000
8— 10,000 to 25,000
3— 5,000 to 10,000
5— 3,000 to 5,000
10— 2,000; 15—1,000

Joseph Edler, Geo. Hopkins, Joseph Horisk, Jos. McLaughlin, Bartolmeo Mozzain, Morris Reitzes, Stanislao Tabasso; Additional partial list by occupations: Barber, brass founder, chauffeur, 2 clerks, dyer, 2 executives, foreman, merchant, nurse, physician, 2 retired, 2 superintendents, surveyor. Industrial Companies:—No. 3, 62 claims, $14,563; No. 4, 150 claims, $26,243; No. 7, 43 claims, $4,785; No. 8, 67 claims, $13,556; No. 13, $47,820.

DIST. OF COL.

Total Payments in State.....$11,820,000
Rank in Payments.....37th
Rank in Population.....38th
Payments Per Capita.....$19.09

WASHINGTON—$11,820,000
Over 952 Ordinary Claims
Over 772 Industrial Claims

CLAIMS BY AMOUNTS:

3—$100,000 or over
4— 50,000 to 100,000
10— 25,000 to 50,000
36— 10,000 to 25,000
50— 5,000 to 10,000
86— 3,000 to 5,000
142— 2,000; 62—1,000

Frederic Acosta, William Adams, Russel Adkins, Walter Ahearn, Anna Akerlind, Arthur Akers, Herbert Akers, Henry Alden, Guy Allen, Llewellyn Allen, Callie Allison, Elizabeth Almond, William Antonio, Hattie Appleby, Guy Armstrong, Edward Arnold, Olivia Arth, William Ash, Errico Aufieri, Frank Auth, Francis Awl, Charles Ayars, Celon Ayer.

Ellwood Babbitt, Thomas Baden, Moe Baer, Robert Baggott, Edgar Baker, Charles Banks, John Barron, Leonard Basiliere, Jean Baxter, Frederick Becker, Russell Beene, Fred Behring, Daniel Bell, Morris Betts, William Betts, Virgie Betz, Lloyd Biddle, Fred Bidwell, Joseph Biggane, John Bischoff, Playford Bittinger, Benjamin Black, George Blank, Louis Bloom, George Bluhm, Charles Bohrer, Mary Boland, Joel Boldt, Rolfe Bolling, Truman Bollinger, Samuel Bond, Richard Bonwit, Emil Born, John Bostic, Alfred Bottner, Charles Bowen, Thomas Bowler, Leroy Boyd, Saray Boylan, Mary Brand, John Bradshaw, Malachi Branch, Leory Brashears, Thomas Bratcher, Robert Breton, Wm. Bridges, James Brobson, Mortimer Brooke, James Brooks, Michael Brophy, Cobb Bromley, Chas. Brough, Clifford Brown, Daniel Brown, Edward Brown, Fleming Brown, Garnett Brown, Iva Brown, James Brown, Wm. Brown, Paul Broyles, Louis Brunhuber, Henry Buck, Brady Buckholz, Elizabeth Buckler, Cramer Burck, Edwin Burke, Russell Burroughs, Harry Burton, Henry Buzzell.

Ethel Cahill, Robert Callan, John Callis, Douglas Campbell, James Campbell, John Campbell, Fritz Canfield, Joseph Carl, Mardelle Carlock, Ralph Carr, Blanche Carroll, William Carroll, Thomas Carter, John Casey, John Castro, Andrew Caudell, William Chapman, Callie Chatham, Edwin Chattman, Charles Christner, Charles Clapp, Edward Clark, Julius Clark, Daniel Clarke, Robert Cluness, William Coburn, Flavis Colglazier, Hope Collins, Michael Collins, William Collins, Patrick Connelly, Gihon Conrad, Moise Conrad, Clinton Conradt, Malachi Cosgrove, Thomas Costigan, Sylvester Cook, John Corrie, Elizabeth Cotter, John Coulson, Paulien Coulter, Effie Crain, Frank Crane, Paul Croghan, Samuel Cross, Harry Crowley, James Cullen, John Cummings, Frank Cunningham, Robert Cummins, Charles Curtis (lawyer), James Curtis.

John Daly, William Daly, Melville Danner, Will Davidson, Harry Davis, Willie Davis, Dartey Day, Charles Decker, Cecil DeLasaux, Charles DelCommune, Wesley DeMotte, James Dickson, Kathryn Dimsey, George Dinsmorel, Nora Dixon, Harry Dodge, Henry Dodson, Victorine Doherty, Patrick Donaghy, James Donahoo, Pocahontas Donoho, Jas. Downing, Ralph Dreyer, Lucile Duncan, Peter Duncan, Paul Dulaney, Harvey Durham.

Clarence Easton, Nathaniel Eaton, Alma Ecker, James Eckersen, Irwin Echols, Jean Edington, William Edmonston, Charles Edwards, Edward Eible, William Elliffe, Albert Elmore, Harvey Embrey, James Emerson, Jacob Emeigh, Wm. Escaville, Abel Evans, Henry Farrell, Clarence Farwell, Huldah Fauntleroy, Albert Ferguson (lithographer), Arthur Ferguson, William Few, Fred Field, Frederick Fike, Charles Fillerup, Ernest Fisher, William Fischer, Aloysius Fitzgerald, Wm. Flatcher (vice-pres. Riggs Natl. Bank), Nigel Flint, James Fohery, Frederick Foss, Ruth Foster, John Foultz, Thomas Fox, Alice Frankenburger, Edwin Frantz, Martha Friend, Raymond Fries, George Frost, Francis Fucito, Frank Fulkerson, Hannah Funkhouser, James Furbershaw, Edward Gann, Irma Gannon, Henry Gardner, Watts Gardner, Charles Garey, David Gay, Thomas Geary, Morris Gershanov, Raymond Georghegan, Horace George, George Gerhauser, Fred Getchell, Walter Gidney, Lawrence Gilbert, Thomas Gillis, Jackson Gilman, Leory Gilman, Reginald Godwin, Urban Goerner, Will Goldberg, Samuel Goodman, Etta Goodwin, Florence Goodwin, Charles Goshen, Fred Green, Wm. Greene, Magnus Grossjohann, Selbie Grove, Liberato Guiseppe, Virgil Guittard, Frank Gunning.

Catherine Hadges, Jas. Hagan, Florence Hager, John Hahn, Otis Hall, Samuel Hall, William Hall, Fred Halsey, James Halsey, Susan Halsey, Thomas Hamilton, Oscar Hannaford, Frederick Harman, H. Harrah, Amos Hart, Oliver Hartwell, Henry Harvey, Webster Harvey, Fred Hatch, Montrose Hayes, Roy Hayes, Rena Haynes, William Hays, Robert Hedges, George Heller, Jr., May Herbert, Gloria Herring, Ralph Hibbard, Frederick Hohbein, Altine Hostetfer, Clarence Hohein, Wilhelm Hohm, Clara Hood, Stephen Hopkins, Oscar Hopson, Carl Howard, George Huckstead, Mary Hughes, Frank Hunter, Henry Hunter, Thos. Hustler, George Isaacson, Charles Isensee, Hilma Ivanek.

Carey Jackson, Fannie Jackson, George Jackson, Jr., George Jackson, Naomi Jackson, William Jackson, Emil Jaehnke, Archie James, Joseph James, John Janke, Thomas Jennings, Niels Jensen, Thomas Jeter, Adolph Johnson, Charles Johnson, David Johnson, Edith Johnson, Nels Johnson, Emmett Jones, Albert Joost, Edward Joyce, John Kammerer, Albert Karl, Jacob Kaplan, John Kea, Martin Kealy, Allarose Keating, William Keefe, Walter Keeton, Marie Keeley, Arthur Kellam, Charles Kelley, Chase Kennedy (retired), James Kennedy, James E. Kennedy, Sr., Lawrence Kennedy, Timothy Kennedy, James Killorin, Charles Kimball, Mary King, Walter King, Ruth King, Samuel Kirby, Daniel Kirwin, Kathryn Klotzbach, Wm. Knott, Geo. Koehler, Lillian Kramer, Stephen Kramer.

Augustine Lambert, James Lane, James Lanham, John Lanham, Alpha Lanning, Raymond Larson, John Laverty, Wm. Lawhorn, David Lawton, Calvin Lee, George Lee, Sr., Thos. Lee, Frederick Leefe, John Letts, Ella Lewis, Tully Liddell, Edgar Lile, Monroe List, Dennis Lordan, Milton Lowen (clerk), Geo. Lucas, Townsend Lucas, Marie Lynch, Huey Long, Jr., Woodford Longmoor, William Lutz, Florence Lyons.

Stuart McAlister, John McCall, Geo. McGann, William McGinnis, Helen McGown, Branson McIlwee, Patrick McKenna, James McKenney, Eugene McKeown, Emma McKnett, William McLane, Albert McMullina, Rosemary McNamara, Florence McNeal, Arthur MacCubbin, Wallace MacDonell, Theodore Madsen, Frank Mahin, Etta Mansfield, James Mansfield, Hessie Marston, James Markley, John Marshall, Burdett Martin, Mary Martin, Hessie Marston, Morris Mason, Franklin Mattice, Wallace Marvel, Louis Matteo, Richard Matthews, Marcus Mechling, Joseph Meisinger, Lora Mell, Richard Melton, Jr., Charles Merritt, Theodore Meyer, Aubrey Miller, Dorothy Miller, Edward Miller, Ola Miller, Olive Miller, Tong Ming. Wm. Minnich, Josephine Mockabee, Paul Moncure, Richard Mooney, Walter Mooney, James Moore, Nathaniel Moore, Arthur Moree, Alma Morgan, Morgan Morgan, Mary Mulkern, Arthur Murphy, Harry C. Murray, Victor Murphy, Frank Muth, Maran Myer.

James Nagle, John Nangle, John Nargassans, Frank Nebeker, Joseph Neely, Peter Nelson, Frederick Netherland, Thomas Newell, Monica Newkirk, George Nickerson, Everett Nichols, Elizabeth Nigh, Noble Nixon, George Noret, Walter North, Otis Norton, Arthur Nothstine, Napier Nunns, Florence Nutt, Howard Nutter, Robert Nyhan, Geo. Nystrom, James O'Donnell, Charles Offut, Robert Ogle, Alfred O'Hara, George Ondusko, Harry O'Neill, Francis Ormsbee, Charles Ormsby, Harold Oscher, Frank Ostman, Lawrence Otell, Collis Overton, Eva Parker, Geo. Parker, Vernon Parker, Wickliffe Parker, Bertha Payne, Thomas Pelkey, Albert Peterson, Richard Phillips, Wm. Pierson, Adolph Pistor, Clyde Plaskett, Arthur Point, James Poole, Frederick Poore, Homer Poore, Wm. Poore, Katherine Platt, Chas. Plymale, Grace Powers, Raymond Pumphrey.

Thos. Quantrille, Irving Quesada, Edmund Quiggle, John Quigley, Edward Raab, Alexander Ramos, James Ramsey, Fred Rasch, Harry Rausch, Wm. Redpath, Marshall Reese, Wm. Reichard, John Reiss, James Reynolds, Samuel Rhine, Robt. Rice, William Richards, William Riley, Elizabeth Rinker, Roy Ripley, Henry Robinson, Maude Rodman, John Rodriguez, Arthur Ross, James Rotchford, Arthur Rounds, Ignace Rousselle, Emma Rouzee, Celia Rubin, James Russell, John Russell, Thos. Rust.

Frank Sanford, James Saunders, Walter Saunder, Toney Santos, Frank Savage, Robert Scarlett, Chas. Schaffner, Andrew Schappacher, August Schmidt, Fred Schmidt, Ewald Schneider, Hans Schultz, George Schwab, Bernard Schwartz, Mary Schwartz, Rudolph Schwickardi, Edith Scott, Fred Seaborn, Clifton Seavey, Peter Seelen, James Shade, William Shelton, Daniel Sherwood, Harry Sherwood, Frank Sill, Alvin Simpson, Henry Sinclair, John Smalls, Adelaide Smith, Anna Smith, Augustin Smith, Neil Smith, Benjamin Smith, Ernest Smith, Harvey Smith, Lottie Smith, Oliver Smith, Walter Smith, Jacob Snyder, Charles Spellman, Florence Spence, Chas. Sperle, Samuel Spruling, Joseph Stafford, Richard Stearns, Claude Steele, Addison Steen, Oscar Steindel, Elsie Stewart, John Stewart, Rufus Stinson, Adolph Stohlgren, Orlando Stone, Grover Stong, Joseph Strle, Arba Stuntz, Julitta Sullivan.

Stephen Talkes, Chas. Talman, Samuel Tatspaugh, Monica Taugher, Katherine Taylor, Wm. Taylor, Chas. Tedrow, Albert Tennyson, Cecil Thomas, Chas. Thompson, Clifton Thomas, Otto Thompson, Richard Thomas, Samuel Thomson, Melvin Tillman, Deborah Tomkins, Annie Tonge, Edwin Towers, Gerald Townsend, Harry Townsend, Geo. Toye, Lillian Tupper, James Underwood, Kendall Urie, Charles Vermeule, Louis Vincent, Walter Vincent, Lewis Vining, Carroll Viser, William Von Bayer.

Beulah Wagner, Horace Waldron, Herbert Walker, Junior Walker, David Walsh, Edward Walter, Grace Ward, William Ward, Jack Ware, Glen Warner, May Warner, Harry Waters, Petronelle Watkins, Anna Watson, James Watson, August Weber, Owen Webster, Fred Webster, Etta Weekley, George Weitzel, Emil Weller, August Wenrer, Jos. West, George Westerfield, Henry White, Thomas Whitish, William Wiggins, Reginald Wilkes, Chas. Wilkie, Joseph Wilkins, William Wilkinson, William Benjamin, Charles Williams, Lee Wilson, Merrick Williams, Wm. Williams, LeRoy Wilson, Mary Wire, John Wise, Alma Wheeler, Arthur White, Freddie White, Sam White, Jesse White, Lawrence Woltz, Samuel Wooding, Albert Woolber, Lemuel Woosley, Geraldon Wormley, Louis Worrell, Emma Wright, James Wright, William Wurtz, Joseph Youngblood, Dalmacio Yupano, Hannah Zellers, Loretta Zimmerman, Charles Zofkie.

Additional partial list by occupations: Accountant, agriculturist, Amer. Auto. Association, asst. supt. insurance Co., 2 attorneys, bank clerk and German tutor, baggage agent, barber, bookkeeper, brick manufacturer, buyer, chairman, 4 clerks, company president, dealer, engineer, entomologist, examiner, gardener, government clerk, grocer, 3 housewives, insurance agent, manager, manager restaurant, 2 merchants, 3 physicians, photographer, realtor, 5 retired, retired chauffeur, retired conductor, retired naval officer, salesman, speaker of House of Representatives, steel worker, superintendent, 2 teachers, U. S. senator, Vice-President Manufacturing Co.

Industrial Companies: —No. 2, 244 claims, $66,989; No. 5, 212 claims, $27,101; No. 7, 48 claims, $5,176; No. 8, 56 claims, $15,024; No. 10, 121 claims, $14,596; No. 11, 32 claims, $7,343; No. 13, $98,366; No. 15, 6 claims, $1,756; No. 16, 53 claims, $10,218.

For Men Who Are Ready for Their Own **GENERAL AGENCIES...**

CONTINENTAL AMERICAN LIFE INSURANCE COMPANY

WILMINGTON, DELAWARE

ORIGINATORS OF THE FAMILY INCOME POLICY

Offers Opportunities In

CONNECTICUT MARYLAND MASSACHUSETTS NEW JERSEY NEW YORK OHIO
PENNSYLVANIA VIRGINIA WEST VIRGINIA

PROGRESS SINCE 1929

	Assets	New Insurance	Insurance in Force	Payments to Policyholders
1929	$12,280,225	$15,866,960	$ 92,448,696	$1,067,438
1936	$19,535,518	$19,321,672	$116,433,002	$1,894,810
	Increase 59%	Increase 22%	Increase 26%	Increase 78%

Ratio of Assets to Liabilities, 112%—Approximately Double That Usually Deemed Necessary!

FOR DETAILS OF OUR UNIQUE **SERVICE SALARY AGENCY CONTRACTS** INQUIRE OF
D. E. Jones, Vice President

FLORIDA

Total Payments in State.....$22,800,000
Rank in Payments.....31st
Rank in Population.....30th
Payments Per Capita.....$13.88

ALTURAS—$5,000
Jas. Stephens.

APALACHICOLA—$6,000
Domingo Rocco; 1 accountant.

ARGYLE—$4,000
James Helms.

AUBURNDALE—$8,000
Thadus Dean, Harry Fussell, Ralph Seckinger.

AVON PARK—$5,000
Louis Thomas, Richard Stodden.

BAGDAD—$5,000
James Anderson.

BAKER—$3,000
Duncan Ray.

BARTOW—$116,000
E. Embrey (citrus packer), Lawrence Godwin, Wilson Jones.
Industrial Company: No. 15, 3 claims, $899.

BONIFAY—$40,000
Nathaniel Miller.

BRADENTON—$120,000
Isaac Ellis, John Glrason, Ralph Henson, Adolph Lovestead.
Industrial Company: No. 15, 2 claims, $1,500.

BRENT—$3,000
Leonard Hughen.

BROOKSVILLE—$7,000
William McKethan; 1 store manager.

BYROMVILLE—$2,000
Robert Howell.

CAMPVILLE—$2,000
Carl Rozier.

CHATTAHOOCHA—$8,000
George Rowan, Walter Thomas.

CHIPLEY—$6,000
Harry Welsch, Thomas Whitted.

CLEARWATER—$93,000
Ernest Bullock, Hugo Jonas, Karl O'Quinn (clerk), Homer Spaulding; 1 clerk, 1 housewife.

COCOANUT GROVE—$3,000
Hugh Montgomery.

CRESTVIEW—$2,000
Dicie Powell.

CROSS CITY—$8,000
Frank Cobb, Horace Lancaster, Scott Lee.

DADE CITY—$7,000
James Futch.

DANIA—$3,000
Geo. Acker.

DAYTONA BEACH—$186,000
Kate Cook, Russell Patterson, Jesse Redding, Henry Rossberry, Augustus Warner, Charles Wyman; 1 retired manufacturer, 2 physicians, 1 poultry raiser, 1 retired.

DEERFIELD—$6,000
Leonard Waldron

DEFUNIAK SPRINGS—$59,000
A. Bohannon, Henry King, Charles Flow; 1 oil and gas distributor.

DELAND—$24,000
Ivey Beatty, Arthur Hull; 1 tailor.

DELRAY BEACH—$83,000
Frank Brown, Frederick Cramp, Paul McDonald, James Martin, Robert Rex.

DOCTORS INLET—$2,000
Louis Powell.

DUNEDIN—$69,000
L. Shinner, DeWitt Carter; 1 retired, 1 citrus merchant.

EUSTIS—$14,000
Arthur Dewitt, W. Dickirson.

FAPE CITY—$3,000
Thomas Prator

FERNANDINA—$18,000
Ice plant manager.

FLORIDA CITY—$5,000
Lumberman.

FORT LAUDERDALE—$47,000
Clarence Rickard (retired); 1 farmer.

FORT MEADE—$8,000
Pascal Brown.

FORT MYERS—$59,000
John Chapman, Alicia Kehoe, Katherine Moore; 1 army officer, 1 circuit court clerk.

FORT PIERCE—$25,000
Robert Hardwick, Margaret Young.

FROST PROOF—$9,000
Joseph Webb, Edith Wendelman.

GAINSVILLE—$73,000
Herman Beck, Ruth Boothby, James Colson, Frank Dell, Henry Lawrence, William McNair, Roy Sheppard, Sarah Snow; 1 housewife.

GENEVA—$2,000
Frank Thomas.

GILLETTE—$2,000
Paul Craig.

GRAND ISLAND—$6,000
Ninnian Little.

GREENWOOD—$3,000
Benjamin Stevens.

HAVANA—$5,000
Otis Gibson.

HIGHLAND CITY—$8,000
Ray Boulware; 1 bank cashier.

HIGH SPRINGS—$4,000
Bonnie Collins.

HILLIARD—$7,000
Edward Armstrong.

HINSON—$2,000
William Mills.

HOLLYWOOD—$27,000
Retired physician.

HOMESTEAD—$39,000
John Prescott; 1 grove owner.

IMMOKALEE—$6,000
William Barwick.

JACKSONVILLE—$2,147,000
Over 90 Ordinary Claims
Over 38 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$500,000 or over
1—	250,000 to 500,000
1—	50,000 to 100,000
4—	25,000 to 50,000
5—	10,000 to 25,000
5—	5,000 to 10,000
19—	3,000 to 5,000
13—	2,000; 46—1,000

Charles Aboud, Florence Alderman, Ardell Armstrong, William Barker, Alfred Beville, Albert Burns, Wm. Burtis, Waldo Cummer (lumber manufacturer), Jay Durkee (realtor), John Entenza, Harry Fromberger, Lennon Gaynon, James Gerlach, Nikolaos Gionis, James Holland, Howard Ingham, Maurice Jarrett, Wm. Johnson, Carol Knight, Thomas Ladd, Peter Lampru, Ernest Laseter, James Lockhart, James Lord, Geo. McGee, Earl Minor, Rufus Olive, Ralph Palmer, Franz Peter, Beulah Phillips, James Preston, Jesse Rivenbark, John Ross (retired), Olivia Sandifer, Albert Sikes (express clerk), Malcolm Sutton, Carl Thiede, Ernestine Von Dohlen, Herman Wehman, Lorenzo Wilson (banker).
Additional partial list by occupations: Attorney, bishop, bookkeeper, clerk Railway Express Co., credit manager, financier, attendant, 2 housewives, 3 manufacturers, naval store operator, physician, probation officer, stenographer.
Industrial Company: No. 10, 38 claims, $8,102.

JASPER—$11,000
Willard Bembrey, Jesse Lawson, Margaret Montgomery, Jas. Register.

JAX—$33,000
Herman Harris.

KEY WEST—$4,000
John Kea.

KISSIMMEE—$3,000
Ceby Bass.

LABELLE—$3,000
Oliver Miller (farmer).

LADY LAKE—$2,000
John Myrick.

LAKELAND—$112,000
Robert Barnett, Ray Bouleware, Luella Filiastre, James McClelland, J. Pierce; 1 attorney, 2 conductors, 1 manager.
Industrial Company: No. 15, 19 claims, $4,679.

LAKE WALES—$76,000
Frank Gretencord, Fred Smith, Irwin Yarnell (fruit grower).

LAKE WORTH—$19,000
Wilbur Orvis.

LARGO—$121,000
John Taylor, William Turner, Marion Ulmer.

LAWTEY—$3,000
John Browning.

LEESBURG—$84,000
George Albright, Robert Boyte, Paul Conner, Luther Echols, Arthur Fiske, Minos Miller, Frank Wilson.

LITHIA—$2,000
Alvah Lyons.

LIVE OAK—$26,000
Dr. Henry Strickland, Bryant Taylor.

LLOYD—$6,000
Herbert Spear.

LYNN HAVEN—$3,000
James McGeachy.

MADISON—$43,000
Thomas Coody, Glazier Henry, Daniel Smith, Wm. Smith, Wright Wells.

MARIANNA—$79,000
David Brookins, Carl Fellows, Walter Sonderup; 1 dairyman, 1 farmer, 1 merchant, 1 mortician, 1 tax assessor.

MELBOURNE—$16,000
Albert McCain, Daniel Collard.

MERRITT—$2,000
Henry LaRoche.

MIAMI—$1,742,000
Over 73 Ordinary Claims
Over 32 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$500,000 or over
3—	50,000 to 100,000
4—	25,000 to 50,000
5—	10,000 to 25,000
5—	5,000 to 10,000
25—	3,000 to 5,000
9—	2,000; 21—1,000

Philip Allison, Roddey Burdine, John Cook, Calvin Dawsey, Joseph Dowling, Burton Dryden, Samuel Edleson, Jos. Fenn, Lee Fisher, John Hallibur-ton, Burton Harris, Fannie Harrison, Mary Hazel, Marion Hedrix, Marsh Hogan, Edward Hume, Joseph Kligerman, Max Lenhoff, Samuel Love, Sr., Edward McGetrick, Walter McMurrain, Jacob Maugle, Douglas Pacetti, Vera Pearson, John Peyton (investigator), Floyd Tacey, Theodore Voges.
Additional partial list by occupations: Assistant manager, chemist, detective, farmer, housewife, realtor, 2 retired, salesman, secretary Steel Company, yacht captain.
Industrial Company: No. 10, 32 claims, $6,609.

MIAMI BEACH—$930,000
Jesse Baar, Harry Espovich, Harry Lipton, Harry McIntyre, George Wills; 1 artist, 1 detective, 1 manufacturer, 1 hotel owner, 1 physician, 1 president manufacturing concern, 1 producer.

MOOSEHAVEN—$2,000
Hugh Young.

MULBERRY—$22,000
Dee Mills, Cecil Morgan; 1 constable.

NEW PORT RICHEY—$21,000
Thos. Donovan.

NEW SMYRNA—$16,000
Railway Supervisor, 1 post office clerk.

NICHOLS—$2,000
Robert Reilly.

OAKLAND—$4,000
Harold Jeffery, Sarah Phipps.

OCALA—$59,000
Samuel Leigh, Alonzo Purdon, Mary Thomas; - Naval store owner.

OKEECHOBEE—$4,000
Ernest Winney.

OLUSTEE—$3,000
Clara Pease.

ORLANDO—$346,000
Clarence Boyer, Lafayette Cozzens, Charles Dye, Martin Ensign, Truman Gardner, Vera Hansell, E. Kenell, Louis Kimball, Albert Legg (retired); 1 manage, 1 retired.
Industrial Company: No. 10, 17 claims, $2,952.

OSCEOLA—$143,000
Executive Cypress Co.

PALATKA—$75,000
Lyle Buck, Daniel Massey, Quintus Roberts, Dalton Rosborough, 1 attorney, 1 car dealer.

PALM BEACH—$189,000
Salesman.

PARRISH—$31,000
Grover Gillett, Samuel Thompson.

PENSACOLA—$372,000
Theodore Foster, Lawrence Green, John Griffin, Geo. Harrison, Josie Narred, Claude Quarles, James Smith, Jr., Alex Whitwell; 1 bank president, 1 bridge tender, 1 grocer, 1 naval officer.
Industrial Company: No. 10, 37 claims, $7,950.

PERRY—$19,000
Richard Standley, Ona Hingson, J. Hussey, Benjamin Powell, Marble Vickrey, James Woods.

PINECASTLE—$7,000
Rome Newcome.

PLANT CITY—$51,000
Jesse Barker, Emory Crum, Roxie, audon, Raymond Paschall, Collie Ruis, John Wetherington, Ferris Wright; 1 retired.

POINT WASHINGTON—$3,000
Arthur Wesley.

POMPANO—$11,000
Farmer.

PUNTA GORDA—$38,000
Cleveland Durrance, Lloyd Trimble, Ginger Wood, Sr.

QUINCY—$49,000
Eva Blount, Orlando Clayton, Malcolm Luten, Samuel Savage, Aaron Watson; 1 farmer, 1 furniture salesman.

REDDICK—$38,000
Mary DeVore, James Williams.

RIVER JUNCTION—$5,000 $15,000
John Gilchrist.

ROCHELLE—$3,000
Rev. Lawrence Simpson.

SAINT AUGUSTINE—$63,000
Eugene Barnes; 1 physician, 1 president, 1 realtor, 1 superintendent.

SAINT PETERSBURG—$697,000
Over 50 Ordinary Claims
Oscar Avery (realtor), George Bemis (retired), Charles Bossler, Frederick Burwell, Claude Byrd, Albert Collins, Frank Kent, Arthur Norwood, Rosa Odom, Charles Perrott, Jr., Stephen Pinkham, William Sanders, Adrian Shields, Joseph Taten, Cecil Tucker, James Vickers (tobaccanist), John Wilhelm, Chas. Wyatt; 1 capitalist, 1 dentist, 2 housewives, 1 manager newspaper, 4 retired, 1 salesman, 1 U. S. coast guard.

SANFORD—$48,000
Gillford Flynt, Thomas Duman, Hugh Odham; 1 R. R. superintendent.

SARASOTA—$39,000
Robert Cameron; 1 realtor, 1 retired.

SEVILLE—$5,000
Julian Byrd.

SNEADS—$4,000
Postmaster.

SOPCHOPPY—$3,000
Amos Chancey.

SOUTH JACKSONVILLE—$9,000
George Strahan.

SOUTH MIAMI—$8,000
Clerk.

STARKE—$12,000
Erle Biggs, Aaron Crews, Wm. Epperson, 1 county jailer, 1 surgeon.

SULPHUR SPRINGS—$3,000
Ethel Lynn.

TALLAHASSEE—$157,000
William Anderson, Francis Hartsfield, Frances Lang, Dexter Lowry, Henry Strickland, Henry Whitaker (saw mill owner), Lewis Williams; 2 attorneys, 1 banker, 1 superintendent.

TAMPA—$692,000
Over 55 Ordinary Claims
Over 88 Industrial Claims
Clarence Blanton, Homer Brittain, John Bryson, Cedric Burgett, Giuseppe Cimono, Webb Clarke, Emork Crum, Lonnie Cumbee, Sophronia Evans, John Gale, Adolf Goldstein, Edgar Hallenbech, George Hardy, Jr., Charles Hart, Linius Hatton, Wm. Hodge, Thos. Humphress, James Kerr, Sumter Lowry, Newton McAlpine, Earl McRae, Walter Marley, Richard Prince, Laura Romans, Mendel Rosenzvaig, Conrad Scherer, George Scobie, George Washington, John Smith, Howard Stephens, John Taylor, William Taylor; 1 broker, 1 civil engineer, 1 grocer, 1 housewife, 2 physicians, 1 retired, 1 teacher.
Industrial Companies: No. 10, 71 claims, $18,742; No. 15, 17 claims, $4,912.

TANGERINE—$3,000
William Bloodgood.

TARPON SPRINGS—$7,000
Ernest Meres.

TURKEY CREEK—$2,000
Lacey Brown.

UMATILLA—$8,000
1 grove owner, 1 water superintendent.

VERO BEACH—$9,000
Vernice Blackmon, Harry Weeks; 1 retired surgeon.

WATERTOWN—$10,000
Robert Paul; 1 lumberman.

WAUCHULA—$5,000
David Gillette, Wilmer Hays.

WEST PALM BEACH—$187,000
Charles Adams, Lester Cone, Willie Tydings.

WILLISTON—$5,000
Clarence McDonell.

WINDERMERE—$12,000
J. Johnson.

WINTER GARDEN—$13,000
Alfred Corbett, Shelby Hasty.

WINTERHAVEN—$59,000
John Waldrop, David Wheeler; 1 fruit grower.

WINTER PARK—$41,000
Claude Gary.

ZEPHYRHILLS—$5,000
Charles Chilson, Bernard Thomas, Jr.

ZOLFO SPRINGS—$2,000
Daniel Smith.

Names in each town are only a partial list of claims paid during 1937.

GEORGIA

Total Payments in State.....$29,800,000
Rank in Payments.....21st
Rank in Population.....13th
Payments Per Capita.....$9.73

ACWORTH—$8,000
E. Bailey, Alfred Clark.

ADRIAN—$18,000
Eugenia Bailey.

ALBANY—$239,000
Alvie Durden, Herman Howell, Willis Lee, James McEachern, Staplefort McNamara, Herbert Peacock, Thomas Sellers; 1 attorney, 2 insurance agents.
Industrial Companies: No. 1, 148 claims, $19,661; No. 10, 4 claims, $8,151.

ALMA—$4,000
Lillian Mullis.

ALPHARETTA—$2,000
Cornelia Landrum.

AMERICUS—$136,000
General Gipson, Reese Horton, John Oliver, John Williams; 1 retired physician.

APPLING—$3,000
Guy Knox.

ARAGON—$4,000
Griffith Gurley.

ATHENS—$228,000
Alice Thompson; 1 broker, 1 grocer.
Industrial Companies: No. 10, 78 claims, $13,309; No. 15, 18 claims, $2,292.

ATLANTA—$11,421,000
Over 328 Ordinary Claims
Over 1,539 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$250,000 or over
3—	100,000 to 250,000
10—	50,000 to 100,000
16—	25,000 to 50,000
31—	10,000 to 25,000
30—	5,000 to 10,000
48—	3,000 to 5,000
70—	2,000; 119—1,000

Forrest Adair, Jesse Barker, Walter Barksdale, Cemantha Barnes, Wiley Bartlett (sales manager), Henry Bauer (secretary of Atlantic Paper Co.), Myrl Bomer, Adam Brown, Edgar Alexander, Wm. Brown, Lawrence Browne, Len Broughton (preacher), Miles Bullard, Fred Bush, Elvin Cain, Howell Camp, Orson Campbell, William Candler, Louis Chajage, Mason Clark, Verlyn Cochran, Walter Coleman (newspaperman), Jesse Collins (state employee), Pleasant Collinsworth, James Combee, Willie Davis, Aloysius Doonan (realtor), Morris Duke, George Fetscher, Clifford Funderburk, Benno Goettinger (President of Co.), Lillie Golden, Samuel Green, James Guest.
George Hall, Charles Harris, F. B. Jamison, Pherrell Johnson, Thomas Jordan, Clark Howell, Mitchell Kalomiros, Homer Kilpatrick, Charles Lines, Alton Luke, Devereaux McClatchey, Robert McDonald, Claude Madden, Rufus Martin, Thomas Matthews, John Mayson, Cornelius Meier, David Neal, James Parnell, William Parr, Hiram Pickett, William Pickett, William Poole, Sidney Reauea, Arnold Reynolds, James Sellers, William Silver, Ida Shropshire, Ruth Smith, James Smith, William Spann, Hugo Spitz, Charles Taylor, Jesse Tatum, Henry Wall, John Walters, Mae Ward, John Weaver, Louis Weinberg, Charles Wilkinson, Mildred Williams, Thomas Wilson, William Wroe (engineer).
Additional partial list by occupations: 2 agents, attorney, banker, builder, 4 clerks, company manager, electrical salesman, furniture dealer, grocer, housekeeper, lumberman, Major U. S. Army, manufacturer's agent, 3 manufacturers, orange grower, president of Granite Co., proprietor of Finance Co., railroad agent, realtor, retired insurance salesman, retired manager of Rubber Co., 2 retired, 2 salesmen, secretary Paper Co., secretary, 2 stenographers, tax collector.
Industrial Companies: No. 1, 768 claims, $120,386; No. 2, 421 claims, $107,820; No. 7, 56 claims, $7,204; No. 8, 3 claims, $1,139; No. 10, 141 claims, $24,043; No. 15, 150 claims, $26,538.

ATTAPULGUS—$3,000
Robert Cook

AUGUSTA—$1,187,000
Over 46 Ordinary Claims
Over 254 Industrial Claims
Eugene Brigham, Frank Clark, Charles Crane,
(Continued on next page)

Georgia—Continued

William Douglass, Robert Elliott, Andrew Foster, James Harrison, George Maul, Charles Phinizy, George Roesel, Jack Taylor, William Wright; 1 contractor, 1 dairyman, 1 executive, 1 housewife, 1 insurance agent, 1 merchant, 1 sea food merchant. Industrial Companies: No. 1, 76 claims, $11,712; No. 2, 103 claims, $25,454; No. 10, 38 claims, $8,038; No. 15, 37 claims, $6,896.

AVERA—$4,000
John Chalker.

AXSON—$2,000
John White.

BAINBRIDGE—$61,000
Mercer Baggs, David Dollar, James Hancock, Champ Jones, James Smith.

BARNESVILLE—$23,000
Edward Maddox, James Syring.

BARTOW—$11,000
Julius Hall, Samuel Minton.

BEN HILL—$3,000
Hershel Baker.

BLACKSHEAR—$5,000
Grover Kelly.

BLAKELY—$6,000
Quincy Anglin, William DuBose, Henry Haynes.

BLUE RIDGE—$2,000
Nora Stepp.

BOSTON—$6,000
Robert Brown.

BRINSON—$2,000
William Yeats.

BRIGHT—$2,000
William Bruce.

BRISTOL—$2,000
Mary Dasher.

BROOKS—$2,000
Jessie Luther.

BRUNSWICK—$96,000
Ira Harvey, George McCall, Clarence Peddicord; 1 farmer, 1 housewife. Industrial Co. No. 15, 18 claims, $3,316.

BUCHANAN—$4,000
Henry Couch.

BUENA VISTA—$36,000
James Lowe.

BUTLER—$6,000
Fred Peed; 1 mail carrier.

CAIRO—$41,000
Ina Crapps, James Lindsay; 1 banker, 1 ice manufacturer, 1 merchant.

CALHOUN—$8,000
John Adams, Charles Wilson.

CAMILLA—$22,000
Isham Cordell, Moses Maples; 1 druggist.

CARROLLTON—$34,000
Robert White.

CARTECAY—$3,000
Juneus Chastain.

CARTERSVILLE—$18,000
Frank Layton. Industrial Co. No. 15, 14 claims, $2,791.

CATAULA—$2,000
Robert Tarvin.

CAVE SPRING—$5,000
William McKinney.

CEDARTOWN—$29,000
William Abbott, William Barr; 1 executive, 1 salesman, 1 U. S. Forestry. Industrial Co. No. 15, 4 claims, $977.

CHICOPEE—$3,000
John Blodgett.

CHICKAMAUGA—$4,000
Charlie Fouts.

CHIPLEY—$16,000
James O'Neal, Henry Strickland.

CLAXTON—$8,000
Housewife.

CLEVELAND—$2,000
William Russell.

COLLEGE PARK—$8,000
Forrest Croley, Robert Lett, William Wells.

COLQUITT—$29,000
Billy Hilburn, Charlie Houston, Willie Wilkin; 1 school bus driver.

COLUMBUS—$620,000
James Baird, Phillys Haigler, Richard McSwain, Zorra Presley, Gladys Rigdon, John Schnell, Isidor Winer, Wilson Whitaker; 1 executive, 1 merchant, 2 physicians. Industrial Companies:—No. 1, 172 claims, $26,005; No. 2, 71 claims, $14,954; No. 10, 72 claims, $11,614; No. 15, 57 claims, $10,538.

CONLEY—$7,000
Hugh Moore.

CONYERS—$9,000
Farmer.

COOLIDGE—$5,000
Augusta Murphy, Daniel Phinazee.

CORDELE—$18,000
Blanton Malone, Helen Thompson.

COVINGTON—$38,000
Arthur Barber, Margarett Davis, Charles Rogers; 1 auto salesman.

CRAWFORDVILLE—$33,000
Reuben Dozier, Horace Holden.

CURRYVILLE—$2,000
Elam Culpepper.

CUTHBERT—$41,000
Albert Hatcher, John Likens.

DAISY—$3,000
Clinton Strickland; 1 farmer.

DALTON—$63,000
William McCune, John Williams (farmer). Industrial Co. No. 15, 18 claims, $6,002.

DAMASCUS—$18,000
James Cheshire.

DANBURG—$2,000
Joseph Powell.

DARIEN—$4,000
Lillie Foxworth, Henry King.

DAWSON—$14,000
Henry Lynch.

DEARING—$2,000
John Adams.

DECATUR—$20,000
John Milledge, Minnie Moore, George Whitfield.

DEXTER—$2,000
Therence Waites.

DIAL—$3,000
Pauline Kirby.

DILLARD—$2,000
George Grist.

DOCTORTOWN—$30,000
Lumberman.

DOERUN—$28,000
John Sims, Phillip Watkins, Alfred Willis; 1 druggist.

DOOLING—$2,000
Ealy Jordan.

DOUGLAS—$40,000
Wm. Curry, Jasper McDonald; 1 President Tobacco Co.

DOUGLASVILLE—$5,000
Lemuel Meek; 1 foreman. Industrial Co. No. 15, 4 claims, $860.

DUBLIN—$98,000
James Finn, Thomas Hightower, Thomas Howard, Seth Kellam, James Lord, Samuel Prince, Cincinnatus Whitehurst; 1 farmer, 1 retired. Industrial Co. No. 15, 12 claims, $3,183.

DUDLEY—$4,000
Myrtle English.

DURAND—$2,000
Annie Mullins.

EASTMAN—$39,000
Alice Proctor, Grover Rogers.

EAST POINT—$6,000
Crawford Alverson, Eliza Ezzard.

EDISON—$11,000
Julian Isler, Samuel Lewis; 1 merchant.

ELBERTON—$63,000
James Deadwyler, Onnie Dickerson, Julian Smith; 1 clerk, 1 optician.

ELKO—$5,000
Edward Holmes; 1 mail carrier.

ELLAVILLE—$46,000
Benjiman Bridges, Stephen Collins, Grady Snipes; 1 judge.

ELLENWOOD—$5,000
James Henry, William Mitchell.

ELMODEL—$2,000
Alexander Adkins.

FAYETTEVILLE—$2,000
James Feltman.

FINLEYSON—$3,000
George Chalker.

FITZGERALD—$30,000
John Benton, Julian Perkins.

FORT BENNING—$29,000
Webster Harvey, Brady Jenkins, John McCoy, Wayne Stennett, Walter Wilkerson.

FORT GAINES—$6,000
William Reynalds, Lawrence Roberts.

FORTSON—$5,000
Mark Fortson.

FORT VALLEY—$160,000
John Brown, James Everett, William Haddock, Robert Vinson.

FRANKLIN—$2,000
John Lipford.

FRY—$4,000
School teacher.

FUNSTON—$2,000
Mamie Manning.

GAINESVILLE—$92,000
Elijah Clark, Paul Cox, Lee Elliott, Amos Fuller; 2 clerks, 1 realtor. Industrial Co. No. 15, 26 claims, $5,671.

GARFIELD—$4,000
Robert Chance.

GAY—$3,000
Henry Smith.

GLENNVILLE—$6,000
Druggist.

GLENWOOD—$3,000
Bryant Smith.

GREENSBORO—$24,000
Howell Evans, James William; 1 newspaper editor.

GREENVILLE—$5,000
Pattie Hinton.

GRIFFIN—$61,000
Banker. Industrial Companies:—No. 2, 45 claims, $12,748; No. 15, 23 claims, $4,185.

HAHIRA—$2,000
John Bostick.

HAMPTON—$5,000
Mary Sowell; 1 school teacher.

HARLEM—$11,000
Jahn Crawford, William Hatcher, Pierce Mundy; 1 merchant.

HARTWELL—$9,000
William Hailey.

HAZLEHURST—$83,000
Martin Jarman, Joseph Hirsch; 1 farmer, 2 merchants.

HAYLOW—$4,000
Isabelle Bennett.

HILTON—$3,000
Quincy Anglin.

HINESVILLE—$2,000
Rufus Perry.

HOPEVILLE—$28,000
William Anderson.

HOBOKEN—$4,000
Store manager.

HOPEWELL—$23,000
Manager Orphans Home.

HULL—$3,000
Joseph Glenn.

IRWINVILLE—$2,000
Jasper Clements.

JACKSON—$6,000
Henry Slaton

JACKSONVILLE—$4,000
Robert Dopson.

JESUP—$29,000
Isaac Nathan, Jacob Surrency; 1 farmer.

JONESBORO—$3,000
Robert Roberts.

JUNCTION CITY—$7,000
Cemantha Barnes; 1 farmer.

KEYSVILLE—$6,000
Physician.

KINGSTON—$2,000
James Rogers.

LAGRANGE—$257,000
Joseph Cosby, M. Goldstein. Industrial Companies:—No. 2, 59 claims, $11,749; No. 10 94 claims, $9,912; No. 15, 54 claims, $8,237.

LAKELAND—$2,000
George Howell.

Names in each town are only a partial list of claims paid during 1937.

LAVONIA—$6,000
John Williams.

LINCOLNTON—$5,000
Physician.

LINTON—$5,000
Alexander Boyer.

LITHONIA—$8,000
Mary Hart.

LIZELLA—$2,000
Benjamin Dickson.

LOGANVILLE—$3,000
John Robertson.

LOUISVILLE—$57,000
Abe Lichtenstein; 1 housewife.

LOVEJOY—$2,000
Willis Callaway.

LULATON—$6,000
Naval stores operator.

LUMBER CITY—$9,000
Telegraph operator.

LUMPKIN—$6,000
Homer Castleberry.

LUTHERSVILLE—$2,000
John Brittain.

LYERLY—$4,000
Howard Edwards, Wallace Smith.

LYONS—$38,000
George Rabun; 1 farmer, 1 Ford dealer, 1 merchant.

McRAE—$5,000
Lillie Foxworth.

MACON—$1,110,000
Ralph Birdsey, Margaret Callaghan, Homer Humphries, Walter Little, Herman McElmurray, Oscar Martin, Edward Pate, Joseph Stevens, Frederick Whittaker; 2 clerks, 1 druggist, 1 farmer, 1 housewife, 2 managers, 1 manufacturer, 1 physician, 1 retired salesman, 1 salesman. Industrial Companies:—No. 1, 287 claims, $36,638; No. 2, 89 claims, $27,140; No. 10, 110 claims, $19,507; No. 15, 37 claims, $5,725.

MADISON—$12,000
William Brady, Edward Wood.

MANOR—$7,000
William Booth, Edgar Herrin.

MANSFIELD—$15,000
John Hays.

MARSHALLVILLE—$3,000
William Duke (farmer)

MEIGS—$3,000
William Palmer.

MERSHON—$3,000
Stephen Tyre.

METTER—$6,000
Housewife.

MIDVILLE—$2,000
Charlie Moxley.

MILLEDGEVILLE—$59,000
Thomas Christian, Carlton Niblack, John Stripling, Frederick Wright; 1 clerk, 2 farmers, 1 merchant.

MILLEN—$8,000
Emma Johnson, Thomas Lanier.

MITCHELL—$4,000
Arthur Underwood.

MONROE—$12,000
Adolphus Clay, John Smith.

MONTICELLO—$9,000
Edward Smith, Albert Walker.

MORROW—$3,000
Charlie Murphy.

MOULTRIE—$78,000
A. McCranie, Winfield Stokes, John Cooks.

MYSTIC—$5,000
Webster Morgan; 1 housewife.

NEWBORN—$5,000
Leonidas Duke.

NEWNAN—$87,000
Henry Keith, William Potts; 1 bookkeeper, 1 merchant, 1 tractor operator. Industrial Co. No. 15, 9 claims, $1,014.

NEWTON—$2,000
Bessie Ellis.

NORWOOD—$2,000
Roswell Hall.

PELHAM—$46,000
Jake Young; 1 retired.

PATTERSON—$2,000
Teressa Deal.

PARROTT—$6,000
Dentist.

POWERFUL STABILIZER

In commenting upon the life insurance payments in Virginia, Governor George C. Peery said:

"It is indeed interesting to learn that during the year 1936, over $36,000,000 was paid to Virginia life insurance policyholders. Life insurance is a very powerful stabilizing force, and I am gratified that so many of our citizens have availed themselves of its benefits. It is a tribute to their thrift and foresight that they are securing more and more protection of this kind every year, thus adding to the general welfare and security of our people."

PAVO—$4,000
Luther Harris.

PERRY—$9,000
Allen Whipple.

PINEVIEW—$4,000
William Faircloth.

PLAINVILLE—$3,000
Noel Wright.

QUITMAN—$31,000
Eugene Esky, David Faircloth, Thomas Walters, Thomas Wilson.

REYNOLDS—$7,000
1 banker, 1 farmer.

RHINE—$6,000
William Ryals; 1 housewife, 1 merchant.

ROBERTA—$15,000
Pelham Mathews.

ROCHELLE—$28,000
1 farmer, 1 housewife, 2 merchants.

ROME—$321,000
Paul Brown, Clarence Dorsay, Thelma Huff, Jesse McGhee, Thomas Mathis, Patty Simmons, Frank West; 1 merchant. Industrial Companies:—No. 1, 132 claims, $29,691; No. 10, 127 claims, $21,120; No. 15, 44 claims, $8,548.

ROSSVILLE—$14,000
James Holderman. Industrial Co. No. 15, 3 claims, $522.

ROYSTON—$2,000
Joel Seymour.

SALE CITY—$2,000
Earl Davidson.

SANDERSVILLE—$27,000
Live Stock farmer.

SARDIS—$3,000
James Smith.

SASSER—$2,000
James Johnson.

SAVANNAH—$1,230,000
Over 90 Ordinary Claims
Over 336 Industrial Claims

CLAIMS BY AMOUNTS:

1—	$50,000 or over
3—	25,000 to 50,000
11—	10,000 to 25,000
7—	5,000 to 10,000
25—	3,000 to 5,000
12—	2,000; 31—1,000

Frederick Bush, Thomas Cobb, Edward Delegal (Salesman), L. DeLoach (physician), Rudolph Finali, Sidney Fordham, Helen Friese, Lewis Flood, John Furlong, Maude Glaiber, Edward Gurney, Walter Hardin, William Harty (general agent), Oscar Kulman (insurance agent), Lawrence Mitchell, Percy Sugden, Perry Shearouse (clerk), Hyman Witcover (retired), John Welsh (conductor); 2 executives, 1 manufacturer, 1 owner of company, 1 retired wharf foreman, 1 tax collector, 1 salesman, 1 treasurer. Industrial Companies:—No. 1, 89 claims, $12,446; No. 2, 115 claims, $35,842; No. 7, 35 claims, $4,374; No. 10, 20 claims, $4,464; No. 15, 77 claims, $12,564.

SCOTLAND—$3,000
State employee.

SCREVEN—$2,000
Thomas Gates.

SHARON—$4,000
Kendrick Brown.

SHELLMAN—$73,000
Charlie Aycock, Jackson Leslie; 1 farmer, 2 merchants, 1 salesman.

SHORTA—$3,000
William Dickens.

SMITHVILLE—$2,000
Walter Thomas.

SMYRNA—$6,000
Office clerk.

SPARKS—$7,000
Mark Griffin, Finnie Stephens.

STATESBORO—$32,000
Sibey Gay; 1 clerk, 1 farmer, 1 mail carrier, 1 teacher.

STONEWALL—$2,000
Charles Hogan.

SULPHUR SPRINGS—$3,000
Nathan Little.

SUMMERVILLE—$8,000
Sherrod Hix, Nell Perry; 1 lawyer. Industrial Co. No. 15, 10 claims, $2,188.

SYCAMORE—$6,000
Bryant Smith.

SYLVANIA—$34,000
Frank Zeagler; 2 farmers, 1 housekeeper, 1 lawyer.

SUWANEE—$2,000
William Kay.

TATE—$3,000
Hotel manager.

TENNILLE—$5,000
Milton Jones.

THOMASTON—$76,000
Jennie Arnold, George Neal, James Wall, George Weaver; 1 housekeeper, 1 textile executive. Industrial Co. No. 15, 5 claims, $1,573.

THOMASVILLE—$164,000
Joseph Barnes, James Culpepper, Elyah Neel, J. Reid, Charles Smith, William Taylor (tax assessor); 1 lumberman, 1 retired. Industrial Co. No. 15, 10 claims, $1,115.

THOMSON—$12,000
Albert Dozier.

TIFTON—$6,000
Kyler Oliver, John Ridgdill, Robin Russ.

TIGNALL—$4,000
George Blackmon, Samuel Hill.

TOCCOA—$21,000
William Bowers, Ruebush Mitchell.

TOOMSBORO—$5,000
John Ussery; 1 nurse.

TRION—$12,000
Joseph Bell.

VALDOSTA—$196,000
George Burke, Thomas Davis, Henry Graham, Benjamin Hammock, John Hingson, Pinkney Kendall, James Powell, Joseph Rogers, Weyman Sellers, Henry Youmans; 1 owner Bottling Co., 1 railroad agent. Industrial Co. No. 15, 12 claims, $1,656.

VARNELL—$2,000
Elizabeth Eslinger.

VIDALIA—$5,000
Franklin Murchison.

WADLEY—$4,000
Julia Speir.

WARRENTON—$8,000
James Gunn.

(Continued on next page)

Georgia—Continued

WASHINGTON—$27,000
Henry Martin; 1 farmer.

WAYCROSS—$69,000
Donald McLead, John Murray, Samuel Porter, Ranson Smith, Bessie Sundy, Robert Ulmer; 1 restaurant owner. Industrial Co. No. 15, 32 claims, $6,456.

WAYNESBORO—$41,000
Wilfred Dicks, James Montgomery; 1 accountant.

WESTON—$8,000
Daniel Hardison.

WINDER—$16,000
Albulah McCurry, John Sheats.

WINTERVILLE—$2,000
William Dunlap.

WOODBURY—$8,000
Thomas Walton; 1 merchant.

WRAY—$2,000
Mary Hill.

WRIGHTSVILLE—$16,000
William McWhorter, Annie Newsome; 1 dentist, 1 farmer.

IDAHO

Total Payments in State.....$4,600,000
Rank in Payments.....46th
Rank in Population.....42nd
Payments Per Capita.....$9.48

ABERDEEN—$6,000
John Komina, Robert Lewthwaite (carpenter).

ALBION—$2,000
Benjamin Miller.

AMERICAN FALLS—$14,000
Martha Beach, Carl Johnson, Florence McKnight.

ARINO—$2,000
John Stinger.

BELLEVUE—$2,000
Joseph Hawes (farmer and stockman).

BLACKFOOT—$8,000
Albert Sconiers, Allice Hopkins.

BLISS—$6,000
Solon Bray.

BOISE—$283,000
Over 39 Ordinary Claims
Walter Bruce, Robert Cochran, Lewis Ensign (bond and insurance broker), Charles Fillmore (tailor), Robert Franz (farmer), Thomas Gill, Frank Haug (drug clerk), Flora Kesgard, Robert McPherson, Harold Mitchell, Joseph Perrault (insurance agent), Charles Ritter, Louis Schnell, Geo. Wood; 1 housewife, 1 manufacturer, 1 mayor, 1 merchant, 1 physician.

BONNERS FERRY—$6,000
Kenneth Whitbeck.

BUHLE—$34,000
Harry Coleman (dentist), Konald McKibben (farmer).

BURLEY—$43,000
Thomas Gummerson (farmer); 1 farmer, 1 student.

CALDWELL—$47,000
William Boone (President of College of Idaho), Joseph Smith (music teacher); 1 farmer, 1 timekeeper.

DOWNEY—$3,000
Kenneth Curtis.

EAGLE—$4,000
Verna Carey.

EDEN—$4,000
John Bruns.

EMMETT—$12,000
Charles Danielson, Herbert Haylor, Charles Whitsell; 1 farmer.

FERDINAND—$8,000
Merchant.

FILER—$7,000
Orvie Johnston.

FOREST—$24,000
Leonard Kemp.

GOODING—$11,000
Hattie Frost, James Wood; 1 housewife.

GOODRICH—$2,000
Lester Thomason (farmer).

GRANGEVILLE—$19,000
William Brown, John Lamm, Benjamin Robertson, Besse Woods.

GRAY—$2,000
Olive Muir.

GRIMES PASS—$2,000
Mail carrier.

HAGERMAN—$2,000
Catherine Frame.

HAILEY—$24,000
Herbert Goodman, Albert Haney, Martyn Mallory; 1 mining engineer.

HANSEN—$5,000
James Lowery; 1 farmer.

HAZELTON—$5,000
Barber.

HEYBURN—$2,000
Joseph Christensen.

HOMEDALE—$3,000
Niles Fulqyler (farmer and stockman); 1 druggist.

HOUSTON—$2,000
Robert Minton (farmer).

IDAHO FALLS—$40,000
Mabel Donaldson, Eugene Manning, Thomas Monaw, Henry Wessel; 1 attorney, 1 farmer.

JEROME—$12,000
Farmer.

JULIATA—$2,000
Edgar Wilcoxon.

KELLOGG—$34,000
Frank Stringer, Floyd Marchesi, Lewis Wright; 1 teacher.

KIMBERLY—$4,000
Frank Wilson; 1 farmer.

LEWISTON—$26,000
Carl Petersen, William Shearer.

MALAD—$2,000
David James (salesman).

MAYFIELD—$14,000
William Thompson (livestock man).

MERIDIAN—$5,000
Silas Imbs, William Kent (buyer of live stock).

MONTPELIER—$6,000
Olivia Nielsen, Henry Spidell, Rosa Wedel.

MOSCOW—$22,000
Mollie Rowland, Andrew Simonson, Floyd Snow; 1 caretaker, 1 proprietor of grocery store.

MINING—$5,000
Edw. Hanson (miner).

MURTAUGH—$3,000
Lewis Bronson.

NAMPA—$49,000
Charles Flahiff, Elias Galica (sheepman), Bert Hollingsworth (farmer); 1 postal clerk, 1 student.

OAKLEY—$4,000
2 farmers.

OROFINO—$4,000
Anna Johnson, Merle Kissinger.

PARIS—$15,000
Raymond Budge.

PARMA—$5,000
Ella Boston.

PAUL—$5,000
Augusta McVean, Ira Marquess, Albert Stewart.

PAYETTE—$12,000
Arthur Shoop, Victor Wainwright.

PECK—$5,000
Ira Coon; 1 carpenter.

PIERCE—$16,000
Herbert Valley; 1 superintendent Light Co.

PINGREE—$2,000
Orel Carlile.

POCATELLO—$96,000
Hubert Barlow, Geo. Cook, Sallie Gephart, Cecil Parker, Irving Patt; 1 agent, 1 hardware clerk, 1 locomotive engineer, 1 proprietor, 1 student.

PORMA—$3,000
Fred Jurries, (merchant.

POTLATCH—$6,000
Valentine Romilda; 1 sawmill proprietor.

PRESTON—$7,000
Mechanic.

REXBURG—$9,000
Charles Swendsen.

RICHFIELD—$3,000
Franklin Marsh.

ROGERSON—$2,000
Iva Caudle.

SAINT ANTHONY—$29,000
Danford McArthor.

SAINT MARIES—$9,000
Millwright.

SANDPOINT—$12,000
Frank Evans.

SHELLEY—$4,000
Andrew Mickelson.

SHOSHONE—$16,000
Charles Borden, Neil Morrison (rancher); 1 lawyer.

SODA SPRINGS—$4,000
Ernest Mikesell.

SUBLET—$2,000
Melvin Adams.

SUGAR—$3,000
William Harris.

TWIN FALLS—$68,000
Oliver Fleenor, F. Harder, George McKean, Charles North (attorney), Charles Thomas, Sidney Turnipseed, William Weaver, Clyde Willgerodt; 1 housewife, 1 salvation worker.

UCON—$5,000
Robert Andrus.

WALLACE—$16,000
Teacher.

WARREN—$2,000
John Earnest Strode (oiler on gold dredge).

WEISER—$18,000
Manager, 1 salesman.

WENDRELL—$3,000
Herman Mader.

WESTON—$3,000
James Tingley.

WINCHESTER—$2,000
Louis Johnson.

WORLEY—$2,000
Austin Addington.

ILLINOIS

Total Payments in State.....$227,500,000
Rank in Payments.....3rd
Rank in Population.....3rd
Payments Per Capita.....$29.00

ABINGDON—$3,000
Anna Miller.

ADAIR—$2,000
Lyman Pontious.

AGDEN—$4,000
Abe Leavitt.

ALEDO—$21,000
Retired.

ALEXIS—$6,000
Elizabeth Campbell, David McKnight.

ALGONQUIN—$23,000
Chas. Hynous, Frank Kasen, Gust Swanson.

ALLENDALE—$2,000
Raleigh Bell.

ALLERTON—$3,000
James Jackson (farmer).

ALMA—$5,000
Insurance adjuster.

ALTAMONT—$9,000
Omar Wiseman.

ALTON—$243,000
Percy Betts, Henry Calame, James Clark, Carl Dorner, Augusta Erveck, Herschel Greene, Jas. Hull, Katie Hart, Wm. Mungall, Floyd Norvell, Robt. Robertson, George Shine (salesman), Loretto Tone, Geo. Wright, Supt. of Powder Co., Samuel Wyss; 1 retired. Industrial Co. No. 15, 6 claims, $848.

ALTONA—$2,000
Arthur Anderson.

ANNA—$24,000
Chas. Hicks, Norbert Roach.

ANNAWAN—$6,000
Wm. Gripp.

ANTIOCH—$36,000
John Leslie, retired partner Food Co.

ARCOLA—$25,000
Wm. Harner, Roy Howey; 1 salesman.

ARENSVILLE—$10,000
Howard Turley, John Zulauf, Sr.; 1 farmer.

ARGENTA—$9,000
Arthur Nelson, Homer Pigg.

ARLINGTON HEIGHTS—$16,000
Sherman Pate.

ARROWSMITH—$3,000
Otto Fleischer.

ARTHUR—$17,000
Peter Agge, Henry Baker, Daisy Graves, Joel Hendrickson, James Stark.

ASHKUM—$4,000
Michael Kelly.

ASHLAND—$5,000
Wm. Yancy.

ASSUMPTION—$5,000
Geo. Rivard, Frank Stout.

ATHENSVILLE—$2,000
John Hopper

AURORA—$683,000
Over 50 Ordinary Claims.
Over 79 Industrial Claims.
Chas. Allen, Abraham Bowman, John Egolf, Samuel Fridiker, Frank Fulks, Herbert Funk, Jacob Greif, Wm. Hahn, George Igo, Pauline May, Florence Nehring, Wm. Perrine, Imas Rice (physician), James Stuart (retired), Guy Warner; 2 machinists, 2 physicians, 1 stenographer. Industrial Co. No. 3, 79 claims, $21,804.

AVON—$5,000
J. Janes; 1 farmer.

BARRINGTON—$20,000
Clarence Johnke; 1 farmer.

BARRY—$11,000
Roy Barkley, Oscar Bridgewater, Veta Bushong, Parvin Johnson.

BARTLETT—$4,000
Ed. Kampmeyer, Russell Smith.

BARTONVILLE—$7,000
John Helmantoler, Harry Scheidel.

BATAVIA—$26,000
Adolph Friedman (junk dealer), H. Krause (engineer).

BEARDSTOWN—$174,000
Edward Schultz (flour miller) Roy Benear, Kathryn Edwards, Walter Hardwick, Lusetta Meyer, Henry Pauk, Ed. Schultz (miller); 1 merchant.

BEAVERVILLE—$3,000
Lille Herscher.

BECKEMEYER—$23,000
Emil Beckemeyer.

BEECHER—$14,000
Henry Hack, Louise Wehling, Henry Wehmhoefer.

BELLE RIVER—$3,000
Wm. Shull.

BELLEVILLE—$346,000
Over 34 Ordinary Claims.
Gustave Bauer, Woodford Evans, Helen Gauck, Leroy Kieskalt, John Kline, Wm. Knobeloch, Wm. Liebig, Harvey Parks, Edgar Peters, Charles Pruessing, Louis Schiermeier, Harvard Bruns, stationary engineer; 1 executive of Fudge Co., 1 retired.

BELLWOOD—$21,000
Frank Maher.

BELVIDERE—$36,000
Wilbur Blakslee, Michael Cannon, Asa Conklin, Harvey Closser, George Fitch, Albert Loop, A. Van Epps, Walter Weaver, Clarence Woods; 1 county superintendent, 1 newspaper editor.

BEMENT—$4,000
W. Honselman.

BENSENVILLE—$8,000
Henry Mueller.

BENTON—$36,000
Leo Coughenour, Lydia Gore, Otto Markman, Reverend, Joseph Skelton.

BERWYN—$349,000
Over 21 Ordinary Claims.
John Bednarski (machinist), Frank Collins, Jos. Dolar, Frank Fara, Charles Kerner, Helen Kucera, Otto Klomann, James Kopecky (mechanic), Gottfried Schoenfeldt, Ernest Strauch, Ed. Voruda, Jr. Horace Wright; 1 draftsman, 1 farmer, 1 insurance agent, 1 physician.

BETHANY—$5,000
Thomas Hudson.

BIG ROCK—$2,000
Hans Johnson

BINGHAM—$3,000
Viola Pugsley, Bayard Worker.

BLANDINSVILLE—$12,000
Thos. Duncan, Nels Hanson, Robt. Worley.

BLOOMINGTON—$496,000
Over 47 Ordinary Claims.
CLAIMS BY AMOUNTS:
3—$25,000 or over
2— 10,000 to 25,000
9— 5,000 to 10,000
5— 3,000 to 5,000
6— 2,000; 17—1,000
John Alexander, John Douglas, Ed. Feist, Frank Howell, bank president, Henry Jones, Robt. Johnson, Anna Northrup, David Price, Wm. Rieger, Ario Shirk, owner Caramel Crisp Shop, Lovina Tappe, John Thomassen, Dora Tyler, Lincoln Weldon (banker and realtor), Eddie Wood;

(Continued on next page)

1937 Continues to Show Increases for Country Life Insurance Company

During the first quarter of 1937, the Country Life Insurance Company shows approximately a 20% increase in written business.

Policyholders appreciate Country Life's excellent record in low mortality, low cost, and its excellent position of strength and security.

Such progress would indicate that 1937 will be Country Life's best year.

COUNTRY LIFE Insurance Company
608 South Dearborn St. Chicago, Ill.

Illinois—Continued

1 insurance agent, 1 manager, 1 physician, 1 stenographer.

BLUE ISLAND—$188,000
Anna Archer, Henry Aulwurm, Edgar Harrington, Geo. Jones, Louis Koch, Gustav Schoeneck, Wm. Vonburg (beverage dealer); 1 gardner, 1 teacher.

BLUE MOUND—$20,000
Elmer Blanchard, John Matthew (physician), Benjamine Moore.

BLUFORD—$2,000
Emley Fox.

BOWEN—$4,000
Thomas Powell.

BRIGHTON—$4,000
John Doty.

BROOKPORT—$5,000
Otis Butterworth.

BUFFALO—$6,000
Wm. Lloyd, Reverend, Oliver Mathews.

BUNKER HILL—$3,000
Horace Pyle.

BUREAU—$4,000
Harry Charles, Rella Hart.

BUSHNELL—$16,000
Ed. Faust, John Jones, Ed. Werner; 1 lawyer.

BYRON—$4,000
Earl Hetrick.

CAIRO—$341,000
Leo Kleb (insurance broker), Dennis Mahoney, Thomas Roberts, Sophia Serbian, Cecil Stewart, H. Sullivan, Robt. Thornberry, Clifford Vincent; 1 insurance examiner, 1 physician. Industrial Co. No. 7, 46 claims, $5,482.

CALUMET CITY—$191,000
Robt. Duncan, Paul Kozlowski, John Millett, Laura Schultz.

CAMARGO—$2,000
Mallie Tackitt.

CAMBRIDGE—$7,000
Fred Swanson.

CAMERON—$5,000
Ira Curtis (farmer).

CAMP POINT—$6,000
Armell Cantrell, Wm. Williams.

CANTON—$175,000
Henry Aten, John Baker, Eugene Bennett, Stephen Drake (retired), James Garland, Theodore Hays, Robt. Miller, Mary Van Doren.

CAPRON—$4,000
Harry Bixby; 1 building mover.

CARBONDALE—$67,000
Geo. Chapman, John Farley; 1 insurance agent, 1 merchant.

CARLINVILLE—$39,000
Stephen Carmody, Adolph Dohm, Richard Kelly, Perry Landon, John Link.

CARLYLE—$13,000
Ezariah Burnett, Henry Sanders, Lawrence Schilling.

CARMI—$61,000
Clarence Anderson, Willie Archer, Wm. Atterberry, Geo. Behler, Daniel Boyer, Larry Logan, Jessie Martin; 1 dentist.

CARPENTERSVILLE—$5,000
Wm. Kirkpatrick.

CARRIERS MILLS—$6,000
John Overstake.

CARROLL—$2,000
Dortha Rodkey.

CARROLLTON—$16,000
John Lemons, John Pointer, Maggie Reynolds; 1 farmer.

CARTERVILLE—$15,000
John Samuel.

CARTHAGE—$39,000
Leo Helfrich.

CARY—$5,000
Wm. Surfleet.

CARY STATION—$9000
Chas. Allen.

CASEY—$14,000
Hotel owner.

CASEYVILLE—$4,000
Johanna Doerenburg.

CASNER—$2,000
Clyde Merritt.

CAVE IN ROCK—$2,000
Joseph Hindall

CENTRALIA—$148,000
Thomas Buckner, Jas. Chambers, Robt. Dueker, Richard Horstman, Walter Osterholtz, Arline Schnake.

CHAMBERSBURG—$5,000
Harry Dennis.

CHAMPAIGN—$530,000
Over 44 Ordinary Claims.
Gleason Bradley, John Cole, Edwin Cunningham (store manager), Nellie Dowling, Elvina Downey, Wm. Gray, Julia Kelly, Patrick Madigan, David Stevick, Guy Stewart, Jas. LeVernway, Maude Walsh, Louis Zeck.

CHANA—$2,000
Chas. Cross.

CHANDLERVILLE—$17,000
Sarah Collins, Sylvester Hutches.

CHARLESTON—$89,000
Hardie Davis, Maude McIntosh, Clara Simpson.

CHESTER—$31,000
Geo. Middendorf, August Sanneman; 1 grocer, 1 sales manager.

CHESTERFIELD—$2,000
Joseph Hewitt.

CHICAGO—$104,310,000
Over 2,692 Ordinary Claims
Over 4,507 Industrial Claims

CLAIMS BY AMOUNTS:

2—	$500,000 or over
4—	250,000 to 500,000
11—	100,000 to 250,000
29—	50,000 to 100,000
57—	25,000 to 50,000
185—	10,000 to 25,000
198—	5,000 to 10,000
433—	3,000 to 5,000
438—	2,000; 1,372—1,000

Donald Abbott (physician), Fred Alber (salesman), Alfred Alsaker, Geo. Alt (retired), John Amberg, Frank Anderson, Bruno Andresen, Mary Applegate, Henry Armstrong (fire insurance agent), Esther Ayres (waitress), Samuel Babcock, Frank Bach, Benton Baker (retired), Edmund Baker, Chas. Balch, Stanley Baliga, John Bambach, John Bandy, Norman Bankert (clerk), Jacob Bantents, Wm. Barnes (clerk), Carl Bauer, Thomas Baxter, Samuel Beckwith, Robert Becker (builder), John Benson, Elmer Bergsland, John Berry, Fred Bethig, Roy Bevans, Wm. Bird, Chester Bland (engineer), John Blatchford, Joseph Blatchford, Joseph Boch (undertaker), Simon Block, Marie Bluthardt, Otto Boehm, Jr., Harry Bogg, John Bolton, Mike Bondaruk, Elnoe Booth, Gustav Borg (motorman), Ralph Bortz, Tony Borzillo, Henry Brackett (realtor), Sidney Braude, Bernhard Braun (foreman), William Braun, B. Braunschweig, Theobald Breihan, Fred Breitzke, Chas. Bromann, Michael Broughey (retired), James Brooks, Chas. Reid Brown, Frank Brown, Robt. N. Brown, Samuel Brown, Henry Brummel (insurance agent), Geo. Brussck (mason), Wm. Bulow, Morris Burke, Chas. Burnett, Harry Butcher, Arthur Byas (minister), Isaac Byers (manager).

Ed. Campbell (salesman), John Capper, Wm. Chamberlain, Harold Chambers, Petras Chiplis, Harvey Christensen, Joseph Cimoch (upholsterer), Olin Clarke, John Clausen, Robt. Clements, Anton Clemetson, Chas. Clute, Wm. Coats, Balthasar Colombo, Liston Comer, Luella Conios, John Conway, Jas. Corbin, Richard Coyne, Edward Crawford, John Crotsley (executive), Frank Cummings, Jr., John Cunningham, Ed. Dahlstrom, Hubert Dahman (merchant), Milton Daily, Herman Daniels (retired merchant), John Darley, Gertrude Darlington, John Datton (carpenter), David Davis, Nancy Davis, Samuel Davis, Chas. Day, John Deady, John Dean, John Dewyer (electrician), Bernard Di Cicco, Ida Diesing, Patrick Dillin, Wm. Dillon, Jan Dombrowlski, William Dodd (collector), Ralph Dodge, Alcada Dodson, Anthony Domaszewicz, August Domke, Josie Donaldson (clerk), L. Doussang (executive), Otto Dover, Catherine Downey, Howard Downing, Stella Drust, Adam Drysch, Leona Duffield, Reuben Dugan, Wm. Dumbaugh, Rose Dutka, Katherine Dwornik.

John Easoz, Charles Ebert, Chas. Eger, John Ehler, Fred Eisemann, John Elliott, Wm. Ellsworth, Frank Elman, Max Elisberg (executive), John Erickson (engineer), Oscar Erikson, John Estes, Henry Eurich, Christian Evenson, William Ewald, Frank Faber, Geo. Fabyan, Robt. Fahsbender, Joseph Faron, Leon Faunce, Edwin Feld, Walter Fecher (contractor), Celia Ferry, Harry Fineberg, Michael Fink, Edward Finnegan, Albert Fischer, Charles Fischer, Elmer Fisher, John Fitch, Henry Fletcher, Clyde Flisher, Clayton Ford, Marjorie Ford, Jennie Forney, Joe Forst, Valentino Forte, Magnus Fosterud (roofing salesman), John Fota, Alice Foth, Harry Fowler, Leon Frank, Lee Frankel, Edwin Frazier, Isidor Freed, Thomas Frew, Clifton Frizelle, Anna Frueh, Frank Fuchs, Lawrence Furlong, Howard Gaebél, Luigi Gaetti, Henry Gahagan, Bertha Galitz, Raymond Gallager (professor), Gjarne Gamborg, Irma Gamlen, Wm. Garrett, Michael Gedin, Peter Gelezinis, Joseph Gerbin, John Geraghty, Frances Getmen, Maurice Gibbons, James Giblin, John Gill, Ed. Glasgow (merchant), Jas. Gleason (salesman), Julius Goldberg (shoe merchant), Muriel Goldsmith, Nelson Gonzels, James Goodell, Jr., Louis Gordon (merchant), Scholom Goren, Chas. Gormaly, John Govart, Katherine Gould, Stewart Gourley, Geo. Goyett, Rilla Graff, John Grajciar, Serafine Grandinetti, Allene Grant, Philip Graves, Myrtle Gray, Joseph Green, Pearl Greenwood, Eva Gregg, John Grembowicz, Emil Greschek, Wm. Groll, Geo. Grossoup, Herbert Grossman, John Grundstrom, Harry Grut, Paul Gudas, Max Guggenheim (salesman), Jonas Gurski.

Fred Hagstrom, Sigrid Hakstad (librarian), Anthony Halgas (clergyman), Luther Hammond, Carl Hank, Hans Hansen, Harry Hansen, Chas. Harder, Edwin Harper (retired), Chas. Harrington, Mary Harrington, James Harris (retired), John Harrison, Jr. (foreman), Anthony Hartman (bookkeeper), Samuel Hartt, Arthur Hauge, Frank Havelka, Lloyd Head, Carl Hegberg, Hattie Harris, Michael Hart, Frank Hausfeld, Claxton Hawkins, Forrest Hawkins, Caroline Hawksley, Ruhlen Hays, Isabel Healy, John Hedrick, Clara Heinichen, Frederick Heitman, Frank Hendrixson, Raymond Hennes, James Henry, Martha Hensel, Richard Hentschel, Louis Herman, Henry Herr, Ed. Hertzberg, Anton Hess (druggist), John Heuvelman, John Hewitt, Samuel Hewitt, Richard Hickey (supvr. Telephone Co.), Jasper Higginbothan, Catherine Higgins, Daniel Hill (salesman), Frank Hillis, Ed. Hinton (professor), Chas. Hirchert, Jos. Hirtz, Henry Hirsh (manufacturer), Stephen Hirschboeck, Walter Hitzke, Robt. Hoffman, James Hogan, Victor Hogstrom, Chas. Hohmann, Beda Holderegger, Ed. Holland (retired), Wm. Hollebrands, Chas. Hollis, Frank Holmes (newspaper reporter), Ed. Hopkinson, Martha Hoppe, Chas. Horn, Anna Horton, Jos. Hosek, Jr., Harold Howard (investment counsellor), Carl Howdahl, Ed. Hruby, Dwight Hudson, Thomas Hunter, Isabelle Hymers, Eugenia Irvine, Peter Iuzzolino, Arthur Jacobs, Louis Jacobs, M. Jacobs, Arthur Jakob, Louis Janecek, Carl James, Thos. Jasper, Herbert Jeffrey, Robt. Jensen, Sigfried Jensen, Bernard Jerome, Celia Johnson, Caroline Johnson, Isabella Jones, Olof Jouris, Frank Jouzapaviscia, Chas. Juster.

Ant. Kalach, Loretta Kanaszic (student), Mary Kane, Fred Karlman, Adolph Karpen, Caroline Kaspar, B. Kasprzycki (Reverend), Ida Kass, Melvin Kavalanskas, Christine Keller, Chas. Kelly (retired), Ed. Kelly, Peter Kelly, Geo. Kennedy, Thos. Kenny (bookkeeper), Guy Kilgour (physician), Jozef Kilian, Ernest Kill, Harvey Kimball, Christopher Kinney (attorney), Wm. Kircherer, Ludwig Kirk, Raymond Kirk, Jacob Klaus, Anton Klein (milk driver), Thos. Klein (laundry president), King Kimmeck, Henry Kimmerow, Robert Klumpp, Mathew Knotes (furrier), Augusta Knutson, Virginia Koeller, Henry Koelling, August Koepke, John Kokoszewski, Frank Kolodig, Frank Kolodziej, Jonas Konstantinovicz, John Koutny, Julius Kowal, Frederick Krauss, Michael Kravitsky, Julius Krippner, S. Kroll, John Krzowinski, Rose Kubelka, Joseph Kuchnowski, John Kuchinskas (attorney), Josephine Kuwik, Walter Kush, Jr., Joseph Kutinsky, Wincenty Kuyewski, Platon Kyriaszis, Isabelle Lahey, Lynn Lake, Leonard Lambkin, Frank Lammers, Geo. Lamson, Norman Larson, Harry Laster, Irving Latham, Lloyd Latham, Carmelo Latora, Jos. Lawhon, Daniel Lazarus, Silas Leachman, Pasqua Le Donne, Chas. Lee, Elmer Lee (engineer), Anthony Leikis, Jos. Lenkartas, Frank Lennane (clerk), Genevieve Leonard, Wm. Leonard, Robt. Levey, Benjamin Levin, Al Lindner (piano tuner), Wm. Lindstrom, Patrick Linnehan, John Livingston (carpenter), Edwin Lobdell (investment dealer), Frank Loeb, John Loeffel, Jacob Levenhart, James Logan, Wm. Lorenz, Oscar Lundberg, Harold Lyckberg, Joseph Lynch, Hanna Lynch.

Hugh McBarron (claim adjuster), Jos. McCabe, Frank McCullagh, Nora McCurry, Raymond McDermott, Eliza McDonald, Winifred McDonnell, Francis McEnery, John McFarlane (policeman), Arthur McGrath (superintendent), John McHugh, David McKown, John McLaughlin, John McMahon, Larry McMahon, Ellen McNamara, Fremon Mabie, David MacDowell, Alexander Macleod, Blaz Machnich, James Mahaffey, James Maher, Antoinette Maika, Emil Maire, Adam Maisch, Ed. Maleozka, Alex Manakow, Thos. Mangan, Anna Manikowka, Wm. Mann, Thomas Manning, Ed. Mansure, Nora Marrinan, Amos Martin, John Martin, Margaret Martin, Viola Martin, Juozapas Martinavicius, Joseph Martinonis, Adolph Martusewicz, Wm. Marx, Nickodem Masules, Frank Mates, Edmund Mayer, John Meehan (law professor), Geo. Meldrum (auditor), Thomas Melton, Chas. Meneou, Zusana Menich, Geo. Meyer (realtor), Raymond Meyer, Pahl Michniewisz, Wm. Milashius, Albert Miller, Harry Miller, Louis Miller (owner clothing store), Wm. Miller, Wm. T. Miller, Andrew Milligan (accountant), Mary Milvich, Alice Minor, Alex. Miserve, Chas. Moberly, Walter Moeller, Ed. Moltzan, Jas. Monahan (chauffeur), Bert Monroe (motion picture operator), Bert Monroe, Adolph Monsen, Luciana Montorio, Maurice Moore, Joseph Moravcik, Constantine Morgan (real tor-broker), Margaret Morris, Taylor Moss, Herman Mueller, Thomas Mullins, Sara Mulvey, Hattie Mulzoff, Helen Murphy (teacher), John Murphy (clerk), David Wm. Myers, James Maghten (insurance agent), Lorenao Nasers, Jr., Oscar Naslund, Velora Nawman, John Neary, Joseph Neckerman (stock clerk), Ludvig Nedved, Ferdinand Nellesen, Martin Nelson, Wayne Ness, Monroe Nestler, Max Neuling, Walter Nevins, A. Nichels, Arthur Nicholls, Judson Nichols (traveling solicitor), Edwin Niemeyer, Jno. Noble, Ed Nolan, Elmer Northrup, Anton Nowak, Henry Nurnberger, Jacob Nusbaum, Dr. Payson Nusbaum, Chas. Nutter, Axel Nylander, Axel Nystrom, John O'Brien (executive), Matgorzato Obrzut, Richard O'Connell, Margaret O'Connor, Martin O'Doud (shipping clerk), Thomas O'Doud (clerk), Bruno Oettinger, Roy O'Gara (salesman), John O'Keefe, Joseph Olejniczak, Thom Olson, Louis Olszewski, John Olthof, Sam Opatkiewiecz, Wm. Orth,

(Continued on next page)

Rockwood S. Edwards
General Agent
Aetna Life Ins. Co.
1 N. La Salle St.
Chicago, Ill.
Ask About the Aetna's New "Double Protection Policy"

Charles O. Reynolds Co.
Lincoln National Life
2120 Field Bldg.
135 So. La Salle St.

Williamson & Wellbeloved
General Agents
Connecticut Mutual Life Ins. Co.
110 So. Dearborn St.
Chicago, Ill.

Wm. M. Houze
General Agent
John Hancock Mutual Life Ins. Co.
1 No. La Salle St.
Chicago, Ill.

Federal Life

is proud that examiners have repeatedly complimented the Company on its fairness to policyholders, its promptness in paying claims, and its unfailing courtesy in all its dealings with policyholders and beneficiaries.

IN THE PAST 36 YEARS

Federal Life has paid to policyholders and their beneficiaries a total of $47,616,822 and, on January 1, 1937, held assets of $15,750,083, of which more than $11,000,000 represented policy reserves accumulated against future claims.

FEDERAL LIFE INSURANCE CO.
ISAAC MILLER HAMILTON, President
CHICAGO

Illinois—Continued

Margaret Osterhouse, Thoralf Ostraadt, Moses Ottenheimer, Vinc. Pacera, Peter Page, Mary Pagliardini, Frank Parulski, Ed. Passeri, Joe Patterson (engineer), Wm. Patterson (salesman), Fred Patett, Arthur Paulenski (checker), Leo Paullin (clerk), Gerald Payne, Silber Peacock, Emana Peake, August Pearson, Arthur Pech, Fernando Pena, Herbert Perkins (retired), Robert Petersen, Wm. Philpott, Dr. Thomas Pickerill, Wm. Plant, Frank Platenka, Paul Plavenz, Stanislaw Podborny, Edw. Pokorny, Chas. Poole, Frederick Post, Albert Powers (engineer), Anthony Prignano, Frank Principe, Frederick Pringle, Lewis Prior, Albert Prostka, Dominic Pusinskas, Jas. Quinn, Wm. Quinn.

John Racek, Frank Rafferty, Frank Rago, Joe Ramello, Otto Rasch, Archibald Rauma, Thomas Ray, Peter Reb, Joseph Rebmann, Grant Redfield, Aileen Redmore, Walt Reed, Fred Reichard, Walter Reinke, August Reinhardt, Anthony Reinwald, Fred Reudel (insurance agent), Gerald Reynick (inspector), Franklin Reynolds (metal polisher), Sam Reynolds, Harvey Rice (salesman), Elsie Richardson, Wm. Riedle, Otto Rieke (contractor), Elizabeth Rigan, Melvin King, Helen Robertson, Frank Roder, Walter Rodwan, Otto Rogalski, Thorleif Rognaas, Chas. Rolfe, Giovanni Romanello, Helen Rosen, John Ross, Minnie

Stumes & Loeb
General Agents
Penn Mutual Life Ins. Co.
1 No. La Salle St.
Chicago, Ill.

Rossow, John Rowe, Sylvester Royalty (machinist), Norman Rubin, Earl Ruby, Geo. Rudnicke (tailor), Jos. Russ, Francis Russell, Gottfird Ryberg.

Wm. Salisbury, Belra Sands, Peter Sawczyk, Wilma Saxton, James Scates, Jacob Schellenberger, Robt. Schenck, Chauncey Schlosser, Charles Schlytern, Victor Schmidt (executive), Ernest Schmitz, Ed Schmoeger, Robt. Schoenrock, Herman Scholler, Mamie Schollian, Fred Schultz, Barbara Schwalbe, Richard Schwan, Carl Schwendener, Albert Scott (salesman), George Scott, Geo. Seaman, Clyde Seanor, John Seitz, Nick Sesol, Agnes Seyfferth, Geo. Shale, John Shamatulsky, Walter Shalna, Emery Shaw, Peter Sheehan, Peter Sherbaty, Vincent Sheridan, Gustav Shleman, Frank Shliazas, Eva Shoemaker, Hipolit Sieniawski, Morris Silver, Jos. Sipcora, Harry Slate, Ed. Slee, Alphonse Small, Hyman Smith, Jos. Smith, Louis Smith (accountant), Paul J. Smith, Dr. Joseph Smyth, Loeb Sobels, Marcus Soloway, Arvid Song (bookbinder), Henry Sonneschein, Domenico Sorrentino, Robt. Southall, Elizabeth Spencer (accountant), James Spencer, Willie Spitzer, Beatrice Spohr, Andre Stapler, Jas. Stevens (retired), George Storch, Joseph Straka, Jano Strbavy, George Stringer (pipefitter), Edith Strohm, David Strond, Martin Strzelczyk, Anna Sularz, James Sullivan, Max Sutter, John Swaik, Anton Swanson, Emil Swanson, Robt. Swart, Ole Swendsen, Frank Swensek, Alden Swift (vice-president Swift Co.), Kazimer Syrwed, Paul Szabo (tailor).

Erminia Toelis, Leslie Tennet, David Teplitz, Frank Tesch (salesman), James Thomas, Sr., Thomas S. Thompson, William C. Thompson, Alice Thorsness, John Thornton (salesman), Albert Thrun, Ernest Thybony, Wm. Thybony, Gus Tiemeyer, Harris Timerman, Guiseppa Titone, Frank Tocha, Michael Toman, Armin Tomaschoff, Nels Troberg, Joseph Turchany, Walter Turning (salesman), Vincent Ubovic, Jr., Harry Vandenberg, John Vander Vries, May Van Pattan, Heber Van Pelt (advertiser), Thomas Verchinsky (waiter), Lama Vest, Ed. Vrabek, Bruce Wachtel, Mark Wade, Lillian Wagner, Benedict Wald, Ed. Walker, Ulric Wall, Thomas Walsh, Jacob Walther, Frank Wango, Ignacz Waner, Berger Wang (canvasser), John Warnecke, Geo. Watson, Thos. Watts, Wm. Weber, Wm. Wegner, August Wehrheim, Ida Weissbrodt, Maurice Weingart (mechanic), Geo. Wenthe, Peter Werhand, Robt. Werner, Frank West, Chas. Westman, Carrie Wetzel, William Wheeler, Albert White Alfred White, Harold White (lawyer), Joseph A. White, Lambert Wieland (clerk), Benjamin Wigfield (switchman), Wm. Wieting, Jessie Wilde, Harry Wilhelm, Mary Wilk, Maagul Williams (lamp shade maker), Virgil Wilms (newspaper circulator), Ben Wilson, Elizabeth Wilson, Geo. Wilson, Eliza Winchester, Huga Windgassen, Franklin Winger, Jos. Wizor, Henry Woldt, Jesse Wolfe, Joseph Wolfe, George Woff, Glen Wood, Ed. Woodward, Eva Worzala, Leo Wright, Arthur Wyman, Basil Wyrick, Sr., Newton Young, Rose Young, George Zahn, Henry Zaltzman, Frank Zapala, Juozapas Zbarauskis, Jos. Zdanovich, Francisezk Zimmerman, Walter Zlabes, Louis Zoeckler (janitor), Theo. Zoelle, Charles Zofkie, Frank Zomer Stanley Zukowski, Otto Zuttermeister, Joseph Zuttermeister, Joseph Zvinakis, Anthon Zwieroicz.

Additional partial list by occupations: 4 advertisers, 3 agents, appraiser, architect, athletic director, auditor, auto mechanic, bailiff, baker, banker, bank teller, barber, bond broker, 3 bookkeepers, 2 bricklayers, broker, building manager, cabinet maker, car inspector, 5 carpenters, cartage contractor, 2 cashiers, cattle buyer, cement finisher, 2 chairmen of boards, 2 chauffeurs, chef, chemist, 4 clerks, clerk of cigar store, club president, commissioner, 4 company managers, company owner, comptroller, conductor, consul for Norway, 4 contractors, corset manufacturer, dealer in hides, 3 dentists, 3 druggists, 2 editors, electrician, 4 engineers, examiner, 13 executives, executive Candy Co., executive of Insurance Co., fireman, 2 foremen, foreman street cleaning, 2 furniture dealers, furrier.

Gas meter reader, genealogist, 4 grocers, hardware dealer, hat salesman, hoisting engineer, 2 hotel managers, hotel owner, 34 housewives, 9 insurance agents, insurance broker, investor, iron worker, investigator, 2 janitors, 3 jewelers, jobber, laboratory superintendent, 3 laborers, 8 lawyers, leather salesman, 3 lumbermen, 3 machinists, 9 managers, manager department store, manager garage, manager paper co., 8 manufacturers, mechanical engineer, 9 merchants, milkman, millinery manufacturer, molder, motorman, newspaper carrier, office executive, 2 office managers, owner of company, painter, paper salesman, peddler, 16 physicians, physiotherapist, photo engraver, plumber, police officer, president of bank, president Cabinetmakers Co., president Steel Tubing Co., president Investment Co., presser, 2 priests, printer, private secretary, 7 proprietors, proprietor laundry, radio engineer, 2 R.R. clerks, 7 realtors, restaurant owner, 22 retired, retired builder, retired executive, retired market merchant.

Sales agent, saleslady, 20 salesmen, secy. Hairpin Co., shoe repairer, sign painter, 2 State Representatives, stationary engineer, steam engineer, steamship agent, 4 stenographers, 2 stockbrokers, 3 storekeepers, store owner, 7 students, studio executive, 2 tailors, tavern owner, 3 teachers, teamster, timekeeper, tobacco buyers, toolmaker, 3 truck drivers, undertaker, vice-pres. bank, waiter, warehouseman, watch manufacturer, wool inspector, wool merchant. Industrial Companies: — No. 1, 469 claims, $86,015; No. 3, 2,148 claims, $571,290; No. 7, 136 claims, $20,997; No. 8, 320 claims, $61,022; No. 9, 5 claims, $1,624; No. 14, 1,256 claims, $310,473; No. 15, 173 claims, $59,095.

CHICAGO HEIGHTS—$186,000
Julius Suhrbier, Maurice Thornburg.

CICERO—$139,000
David Carter, John Kaiser, Joseph Mulac (machinist), Gen. Otis, Jerry Prochaska, Myrtle Roda; 1 rancher, 2 executives, 1 foreman. Industrial Co. No. 3, 66 claims, $16,142.

CISCO—$2,000
Wm. Brown.

CISNE—$2,000
Francis Foster.

CLARENDON HILLS—$10,000
Euclid Snow.

CLARENCE—$3,000
Lee Kirkpatrick.

CLAYTON—$3,000
Sylvester Davis.

CLIFTON—$4,000
Raymond Fitzgerald (farmer).

CLINTON—$72,000.
Sylvia Hammond, Henry Hooker, Hamilton Wright.

COAL VALLEY—$3,000
Jarves Fargo.

COBDEN—$18,000
Willis Lingle, Jos. Stadelbacher.

COFFEEN—$5,000
Haber Godfree, Nellie Ramsey.

COLCHESTER—$5,000
Albert Walty.

COLFAX—$3,000
John Schluter.

COLLINSVILLE—$48,000
Chas. Baldwin, Lisetta Otto.
Industrial Co. No. 15, 2 claims, $570.

COLONA—$3,000.
Ernest Schreiber.

COLUMBIA—$11,000
Fred Keil, Adams Reichert, Homer Schlemaner.

CONGRESS PARK—$3,000.
LeRoy Mitchell.

COOK—$10,000
Realtor.

COULTERVILLE—$4,000
James Gillespie.

CRETE—$6,000
Otto Schweer, Jr.

CREAL SPRINGS—$3,000
Ellen Summer.

CROSSVILLE—$26,000
Nellie Elliott, Mary Lindsey, Wm. Woodson; 1 farmer.

CRYSTAL LAKE—$78,000
James Gilbert (undertaker), Clyde Wingate; 1 butcher, 1 mining engineer.

CYPRESS—$2,000
John Davis.

DAHINDA—$2,000
Arthur Foster.

DALLAS CITY—$14,000
Katharine Heisler, Frank Little, Wm. Logan, Geo. Ray.

DALTON CITY—$20,000
Martin Sheehan.

DANVERS—$20,000
Vernon Culbertson.

DANVILLE—$460,000
Over 39 Ordinary Claims.
Fred Baumgart, Henry Blose, Eliz. Boen, Geo. Bromley, Timothy Corkery, Oscar Froberg, Chas. Gildersleeve (varnisher), A. Gouthiere, Arthur Gouty, Lee Gulick, Gertrude Hubbard, James McCoy, Mary Morrison, Martin Page, John Stewart, Jennie Timmons, Mildred Triece; 1 conductor, 1 express mes-

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

THE FRANKLIN LIFE

On every point—from any point of view—OK

LEGAL RESERVE COMPANY *Type OK*

ORGANIZED IN 1884 *Age OK*

INS. IN FORCE $172,000,000 *Size OK*

ATTRACTIVE AGENCY CONTRACTS + *OK*

"APPROVED" INSTRUCTION *Training OK*

ACTIVE IN MID-WEST *Locality OK*

OPEN TERRITORY *Opportunity OK*

COMPLETE LINE OF LIFE POLICIES, including
Double Insurance
Family Income
Salary Continuance
Juvenile (From 1 day old)
Economist Whole Life *Line OK*

Consumer-Satisfaction *Rates OK*

A vigorous, modern, conservatively managed Life Insurance Company.

HOME OFFICE
SPRINGFIELD, ILLINOIS

Address Agency Inquiries to Rollin Young, Vice President in Charge of Agencies.

Illinois—Continued

senger, 1 housewife, 1 janitor, 1 metal worker, 1 signalman, 1 tailor.

DAVENPORT—$4,000
Ed. Murphy.

DAVIS—$3,000
Frank Ashenfelter.

DAYTON—$2,000
John Eustis.

DECATUR—$872,000
Over 71 Ordinary Claims.
CLAIMS BY AMOUNTS:
2—$50,000 or over
2— $5,000 to $10,000
18— 3,000 to 5,000
17— 2,000; 32—1,000

A. E. Banta, Lewis Baugher, Otto Bear, Fannie Beasley, John Bricker, Benjamin Cloud, H. Corman, Clarence Cox, Hazel Crimmer, Elijah Ehrhart, Martin Erwin, Walter Essick, Geo. Flack, Wm. German, Harry Goldblatt, Irving Good, Wm. Graham, Ella Hoffmire, Orlando Hutton, Jasen Jennett, Alonzo Johnson, Alonzo Joseph, Robt. Leming, Clyde Liticker, Elmer Martin, John Mattes (farmer), Joseph Michl, Jr. (tobacconist), John Orr, Wm. Patterson, Doris Reynolds, Wm. Reynolds, Carry Rhoades, Ira Smith, Ludwig Schuermann, Oscar Stolle, Thomas Jack, Flora Thompson, Chas. Tradway, Clarence Wait (reporter Decatur Review); 1 clothier, 1 farmer, 1 fireman, 1 manager.

DEER GROVE—$5,000
Edson Dir.

DEKALB—$93,000
Edna Deisz; 1 service station attendant.

DELAVAN—$54,000
Wm. Hodson.

DEL REY—$2,000
Hugh Conn.

DES PLAINES—$93,000
An Mesnarick; 1 executive, 1 painter.

DIXON—$102,000
Fred Drew, John Laing, Werren Lowery; 1 grain dealer.

DONGOLA—$5,000
John Wright.

DONNELLSON—$10,000
Walter Boone, James Wilson.

DONOVAN—$5,000
Jesse Flowers, Robt. Kalfise.

DOUGLAS—$11,000
Edw. Ware (farmer).

DOW—$2,000
Nenah McDow.

DOWELL—$33,000
Clarence Cawvey; 1 engineer.

DOWNERS GROVE—$96,000
Murray Wilcox.

DUNDEE—$16,000
Louis Graening, Arthur Howard, Laura Miller Fred Wennholz.

DUPO—$16,000
Mechanic.

DUQUOIN—$39,000
Helen Griffin.

DWIGHT—$88,000
Wm. West; 1 nurse, 1 retired.

EARLVILLE—$16,000
Clark Bollock, Bernard Corcoran, Russell Hartman, Lincoln Park; 1 farmer.

EAST ALTON—$27,000
Chas. Ebelage.

EAST DUBUQUE—$4,000
Mill worker.

EAST MOLINE—$19,000
Wm. Ehler.

EASTON—$14,000
Wm. McClelland, Ed. Smith, Joseph Umbach.

EAST ST. LOUIS—$1,229,000
Over 62 Ordinary Claims.
Over 574 Industrial Claims.
Sofia Baran, August Botzler (painter), Henry Buettner Leo Burke, Michael McCarthy, Della Corcoran, Edwin Curtis, Arthur Delano, Chas. Fletcher, Elizabeth Frey, Mary Gable, Harry Gallaty, Robt. Gilligan, John Hahesy, Christina Head, Thomas Hedrick, Henry Henninger, Geo. Hulick, Louis Lohmann, Eliz. McCarroll, James McGrory, Andrew Moore, Ed. Murphy, Hen. Oglander, Elenora Rigney, Ada Sales, Daly Shea, John Shuford, Olive Hopper (teacher), James Thornley, Wm. Wood, James Wright, Cella Young; 1 carpenter, 1 clerk, 1 housewife, 1 realtor, 3 retired, 1 salesman.

Industrial Companies: No. 3, 344 claims, $81,168; No. 7, 66 claims, $7,975; No. 8, 35 claims, $6,542; No. 14, 97 claims, $20,333; No. 15, 31 claims, $9,470.

EATON—$2,000
Lucy Faught.

EDINBURG—$11,000
Arthur Alexander, Newton Richardson.

EQUALITY—$5,000
Wm. Brannon, Rosetta Flanders.

ERIE—$12,000
Chas. Joiner (school superintendent).

EVANSTON—$4,326,000
Over 94 Ordinary Claims.
CLAIMS BY AMOUNTS:
3—$50,000 or over
5— 25,000 to 50,000
18— 10,000 to 25,000
17— 5,000 to 10,000
20— 3,000 to 5,000
12— 2,000; 19—1,000

Morgan Babcock, Wm. Baldwin (Vice-Pres. B. & O. R. R. Co.), Franklin Barwer (professor), Edna Beckman, Ethel Boland, Earl Caswell (district manager), John De Vour, Paul Dysart, Sr., Olive Golder, Sam. Hickox, Geo. Jackson, Joseph Leigh, John Meloy, Harold Muggeridge, Alexander Norman, Thomas Pringle (superintendent), Wm. Meyer (rug cleaner), John Pahlman (manager), Wm. Piersen (sales manger), Sidney Porter (retired), Harold Skelton, James Stillwell (lawyer), Roy VanKampen, Samuel Wilis); 1 accountant, 1 banker, 1 diary salesman, 1 designer, 1 electrical manufacturer, 1 executive manufacturing Co., 1 food broker, 1 janitor, 1 physician, 1 retired, 1 salesman, 1 teacher.

NECESSITY FOR HOUSEHOLDS

In commenting upon the $227,500,000 in payment last year by life insurance companies to citizens of Illinois, Governor Henry Horner said: "The payments thus made to widows and orphans will in part compensate them for the economic loss suffered by the death of the breadwinner of the family. Today life insurance has become so firmly implanted in our social and economic life that it is now looked upon as a necessity by households in this state and the nation.

"My extended experience as probate judge of Cook county has long since convinced me of the great value of life insurance. It not only provides protection for the families of those who die, but creates a competence for old age.

"Due to the growing importance of life insurance in our daily life I, as governor, have been greatly interested in the proper supervision of life insurance companies doing business in this state, insisting that they are financially sound and faithfully discharge their obligations to our citizens.

"The record of the payments by life insurance companies during the past year indicates that they are performing this function."

EDWARDSVILLE—$130,000
Frank Gillig, John Higgins, Lela Rosebery, Wm. Vesper.

EFFINGHAM—$79,000
Ella Green, Mary Kettmann, Sophia Lecrone, Nannie McDonald, Luther Martin, Henry Wernsing; 1 painter, 1 road contractor.

ELBURN—$10,000
Harvey Bartlett, Floy Cooke.

ELDORADO—$33,00
Effe Baugher, Susan Endicott, Israel Grace, Ollie Smith, James West.

ELGIN—$737,000
Over 59 Ordinary Claims.
Clark Chubb (manager), Esther Dall, Louis Enghausen, Geo. Fairchild, Julia Hess, Edw. Higgins, Arthur Howard, Frank Hummel, Chas. Lincoln, Walter Merrefield, Arvin Meyer, Wm. Nichols, Wm. Nish, David Outhouse, L. Arthur Pate, Paul Pohlman, Dwight Pendleton, Edith Piper, Chas. Schrauf (retired), Ed. Seiger Samuel Shedden, Frank Shopen, Nina Sparks, Chas. Stone, Olof Swanson, Henry Verhalen, Samuel Warnock, Howard Weber, Lawrence Widder, Geo. Wilkinson, Ed. Youngs; 1 caretaker, 1 housewife, 1 milknan, 1 R. R. official, 1 retired, 1 salesman, 1 watchmaker.

ELKVILLE—$6,000
Clarence Williams.

ELMHURST—$136,000
Carl Hauber, Chas. Johnston, Selman Swanson; 1 florist, 1 salesman, 1 teacher.

ELMWOOD PARK—$71,000
Fred Swanson.

EL PASO—$44,000
Jno. Berry, Ed. Faulk, Stella King, John Schwitters; 1 farmer.

ELWOOD—$11,000
John Turner, Rolandus Weibel.

EVANSVILLE—$14,000
Henry Borgard, Jas. Cragan, Ferdinand Hanebutt; 1 farmer.

FAIRBURY—$36,000
Arthur Duckett, Benjamin Eppstein, Ed. Kessler, Wm. Martin, Ella Reynolds, Walter Tavener.

FAIRFIELD—$17,000
Chas. Owen.

FAIRVIEW—$5,000
John Gaddis.

FARINA—$5,000
Geo. Green.

FARMERSVILLE—$6,000
Thomas Baker, Asa Nichols.

FARMINGTON—$18,000
Civil engineer.

FENTON—$2,000
Robt. Porter.

FIELDON—$2,000
George Devening.

FITHIAN—$3,000
Walter Canaday.

FLAT ROCK—$12,000
Alice Duncan, Thos. Kent, John Weger.

FLOSSMOOR—$132,000
Carl Hinkley (engineer), D. Skeen; 1 salesman.

FOREST CITY—$4,000
Jane Emmons.

FOREST PARK—$61,000
Frank Ingalls, Gustav Kranich.

FORRESTON—$5,000
Fred Steinhagen.

FORT SHERIDAN—$5,000
Henry Gully, Ed. Huttermann.

FOX LAKE—$3,000
Kathryn Kolian

FRANKFORT—$11,000
Lawrence Dittrich, Martin Koenecke, Charles Scheer.

FRANKLIN GROVE—$15,000
Bela Halderman, Franklin Kesselring.

FRANKLIN PARK—$16,000
Harold Dodge, Bertha Scoffern.

FREEBURG—$6,000
George Heberrer.

FREEPORT—$776,000
Over 45 Ordinary Claims.
Geo. Bauscher, Henry Billker, Frank Furst, Vera Garrison, Charles Greier, Harry Guyer, Leland Hunsicker (brick mason), Epaminondas Katsas, Ezra Lausch, Henry Meierkort, Robt. Mayer, Mayme Moore, Wm. Ormsby, Henry Popp, Wm. Strohacker, Alice Van Brocklin; 1 deputy clerk, 2 executives, 1 grocer, 1 school supt., 1 student.

FULTON—$18,000
Mabel Akker.

GALATIA—$8,000
Wm. DeBoard, Albert Isom, Wm. Beal.

GALCONDA—$3,000
Louis Kestner.

GALENA—$56,000
Geo. Brandt, Henry Coulthard, Frederick Rickeman.

GALESBURG—$346,000
Over 36 Ordinary Claims.
Benj. Adams (salesman), Mary Baughman, Chas. Benedict, W. Bonham, Chas. Grubb, Alfred Highland, Mabel Hinman, John Irwin, C. Mecum, Will O'Connor, August Rinella, J. Stewart, Peter Stromberg, Robert Wilbur (executive); 1 clerk, 1 dry goods merchant, 1 housewife, 1 machinist, 1 merchant, 1 pipe worker, 2 retired, 1 superintendent.

GALVA—$30,000
Theodore Boyd, Jos. Swank; 1 storekeeper.

GENESEO—$48,000
Mary Miller.

GENEVA—$72,000
Baltzar Anderson, George Fabyan (retired), Amanda LeKander.

GIBSON CITY—$39,000
Otto Phillips; 1 retired farmer.

GILLESPIE—$45,000
David Brown, Edward Eilers, Levi Hooper, Luther Pearson, Joseph Rodiner; 2 farmers.

GILMAN—$19,000
Elmer Moore, Herndon Cherry, Eugene Reynolds, Bertha Robinette.

GIRARD—$11,000
Mary Rice; 1 farmer.

GLEN CARBON—$14,000
Vincent Allaria, Wm. Androkus.

GLENCOE—$168,000
Executive.

GLEN ELLYN—$115,000
George Yetto; 1 foreman, 1 sales manager, 1 school teacher.

GLENVIEW—$39,000
Joseph Miller, A. Nellert.

GOLCONDA—$6,000
Oscar Cummins, Missouri Kayse.

GRAFTON—$5,000
Herman Gunther, Anane Tucker.

GRAND CHAIN—$5,000
Philip Wiesenborn.

GRAND RIDGE—$6,000
Fred Peck, Joseph Yocum.

ORANGEVILLE—$10,000
Reuben Overman, Wm. Schooley (contractor).

GRANITE CITY—$210,000
Over 21 Ordinary Claims.
Ellon Breyer, Wm. Champion, Fred Eggley, Arthur Gerbig, Emma Hesmann, John Kasman, Edmund Lehoczky, Wm. Owen, Ed. Scheller, Agnes Schlesinger, Wm. Schooley (contractor), Kotrie Vangel, Jas. West, Alfred Whaley; 1 housewife.

GRANT PARK—$5,000
John Wilson.

GRANTSBURG—$3,000
Thomas Warmack.

GRAYSLAKE—$5,000
Alfred Jonas, Clarence Nader.

GRAYVILLE—$6,000
Jacob Lamont, Matilda Lamont.

GREENFIELD—$16,000
Howard Scott, Dolly Shields, Benjamin Stinnett; 1 retired.

GREENVILLE—$68,000
Joseph March, Geo. Metzger, Erastus Moulin, Frank Pierce, Martha Plant, Henry Sugg; 1 carpenter, 1 printer.

GRIDLEY—$12,000
Wilber Boies.

GRIGGSVILLE—$5,000
Rubert Godfrey.

GURNEE—$5,000
Wm. McClure.

HAMMOND—$6,000
Henry Binder.

HANOVER—$5,000
1 spinner, 1 beautician.

HARDIN—$4,000
Elmer Williams.

HARRISBURG—$116,000
Kenneth Bradshaw, John Cooley, Edna Ferrell, Wm. Ferrell, Chas. McDonald, Fred Patterson; 1 laundryman.

HARVARD—$54,000
Ed. Andrews, Clayton Goodsell, Frank Goodall, W. Eastman, Frank Phelps.

HARVEY—$126,000
Maurice Dunker (farmer), Albert Eagan, Raymond Gloppen (telegraph inspector), Arthur Larson (steamfitter).

HAVANA—$26,000
Lewis Garlisch, Ezra List, August Reichel, Lon Yost.

HEBRON—$12,000
Truckman.

HECKER—$2,000
Chas. Boll.

HENNING—$2,000
Oscar Draper.

HIGHLAND—$66,000
Jacob Hediger, Francis LeDuc, Florence Nagel, Gabriel Shelton, Mary Weiss; 1 farmer.

HIGHLAND PARK—$1,347,000
Elwood Ankrum (executive), Nathan Aranoff, Harry Butler, Geo. Duffy, Frank Gardner, Fremont Hitchcock (broker), Herbert Maschner, Chas. Rubens (retired); 1 auto salesman, 1 comptroller, 1 merchant.

HILLSBORO—$19,000
Wm. Auble, Henry Hill, Mary Kerr; 1 housewife.

HILLSIDE—$5,000
Edith Haveman.

HILLVIEW—$6,000
Ernest Arnold, Flora Hunnicutt.

HINES—$8,000
Jos. Gasenpood, Lee Jones; 1 shipping clerk.

HINSDALE—$301,000
W. Mast, Elsie Oberg; 1 engineer, 1 executive, 1 housewife.

HOMER—$3,000
Lydia Jinks.

HOOPESTON—$64,000
Mary Dunn, James Harlan, Frank Harris, Jean Labey.

HOOPPOLE—$4,000
George Wiederhold.

HORACE—$2,000
Kittie Collier.

HUBBARD WOODS—$4,000
Geo. Forrest.

HUTSONVILLE—$5,000
Bertha Fortney, Carl Leggitt.

ILLINOIS CITY—$3,000
Orson Bowser.

ILLIOPOLIS—$3,000
Martha Shrewsbury.

INDEPENDENCE—$3,000
John Condon.

INDUSTRY—$2,000
Walter Wilson.

IPAVA—$6,000
Frank Hammond, David Martindale, David Weese.

IRVING—$4,000
Frank Fowler.

IVESDALE—$3,000
Michael Maley.

JACKSONVILLE—$196,000
Over 31 Ordinary Claims.
Mary Cloyd, Hester Doyle, James Elliott, Mary Ferry, Michael Foley, Clarence Ingoldsby, John Jarrett, Wm. Kastrup, David Kennedy, Leva Mason, Donald Pearce, Walter Rogers, Florida Sitton, Emma Weaver, Perry White, Wm. Wood; 1 housewife, 1 manufacturer, 1 truck driver.

JACOB—$9,000
Ernest Arbeiter.

JERSEYVILLE—$31,000
Clara Albert, John Brown, Roscoe Cisco (musician), Jessie Cory, Mattie Corzine, Zana Fritz, L. Giers, Anna Groppel, Ida Young.

JOHNS—$2,000
Elizabeth Reibel.

JOHNSTON CITY—$39,000
Henry Hunter.

JOLIET—$786,000
Over 93 Ordinary Claims.
Over 94 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$50,000 or over
3— 25,000 to 50,000
5— 10,000 to 25,000
4— 5,000 to 10,000
10— 3,000 to 5,000
16— 2,000; 54—1,000

Jos. Affrunti, Theresa Arch, Paul Baude, Elmer Bergsland, George Buck, Regina Burke, Isabelle Carney, William Conklin (merchant), Franklin Conkling, Wilber Davis, Frank Donley, Julius Dyblie (retired), Henry Eitel, Johan Gerl, Margaret Ferak, Theresa Grobarcik, George Hacker, Michael Hennebry, Alvin Hoyt, David Hunter, Stanley Jaskowiak, John Johnson, Mary Kaducak, Margaret Kessler, Mary Kish, Alphons Klaas, Alexander Krause, William Lasser, Julia Little, Patrick McFarland, William Malinowski, Helen Mazuric, Apolonia Mihelcich, Chas. Mork, Chester Olszta, Mike Pallai, Edward Reinhard, Lanson Ross, Pha Ruggles, Harry Schenk, Mary Skorey, Stephen Sullivan, Irene Tesak, Louis Verbic, John Weber, Howard Wilson (realtor), William Yahnke; 1 athletic commissioner, 1 chemist, 1 farmer, 1 inspector, 1 metal merchant, 1 physician, 3 retired. Industrial Co. No. 14, 94 claims, $25,914.

KALAMAZOO—$4,000
Frank Vermeulen (furniture dealer).

KANE—$2,000
Geraldine Varble.

KANKAKEE—$374,000
Over 39 Ordinary Claims.
Phillip Allard, Walter Childs, Merritt Greenwood, Edward Holz, Thayden Johnson, Fred Jones, Chas. Kegebein, Esther Lockwood, Robert Lewis, Harvey Lutton, Julius Peterson (truck salesman), Len Small (banker), Edroy Streeter; 1 bank president, 1 executive, 1 farmer.

KANSAS—$24,000
Harrison Pinnell (farmer), Rufus Wilhoit.

KAPPA—$2,000
David Fitzgerald.

KARNAK—$3,000
John Marlman.

KEITHSBURG—$23,000
James Humbert, Edmund Leasure, Bessie Swanson.

KEMPTON—$3,000
Carrie Ross.

KENILWORTH—$207,000
Paul Draghicu, Isobel Lovedale (teacher), George Shipman.

(Continued on next page)

Illinois—Continued

KEWANEE—$183,000
Melvin Mulholland, Samuel Peugh, Bruno Ring, Lloyd Shearer, Charlotte Smith.

KINCAID—$6,000
Sarah Port.

KINDERHOOK—$2,000
Raymond Oitker.

KINGSTON—$2,000
Grace Ruback.

KIRKWOOD—$4,000
Charles McClymonds.

LACON—$13,000
Jesse Kellogg.

LAGRANGE—$946,000
Over 48 Ordinary Claims.
CLAIMS BY AMOUNTS:
1—$250,000 or over
1— 50,000 to 100,000
1— 25,000 to 50,000
4— 10,000 to 25,000
10— 5,000 to 10,000
16— 3,000 to 5,000
5— 2,000; 10—1,000
Anna Babb, O. Friedemann, Frank Hoag, August Hockemeyer, Walter Jones (supervisor Electric Co.), Charles Kading, Charles Keith, Walter Keeler, William Uhlich; 1 attorney, 1 salesman, 1 teacher.

LaHARPE—$4,000
Joseph Lefler.

LAKE BLUFF—$39,000
Executive.

LAKE CITY—$10,000
John Thorpe.

LAKE FOREST—$1,498,000
James Alexander (financial executive), Clayton Mark (executive), Frank Vanek; 1 banker, 1 undertaker, 1 watchman.

LAMOILLE—$4,000
John Allen.

LANSING—$19,000
William Massey.

LA PLACE—$11,000
Thos. Davidson, Geo. Shriver.

LA SALLE—$215,000
Over 17 Ordinary Claims.
Michael Begley, Valentine Cigolle, William Gillespie (insurance agent), Bert Kearns, Thomas Keys, John Leahy, George O'Connor, Sue Scanlon, John Stadler, Clara Turner; 1 attorney, 1 clergyman.

LAWRENCEVILLE—$38,000
Selbert Bess, Clinton Brewer, Charles Dollahan, Charles Eshelman, John Feltman, Lawrence Nease, Frank Petty.

LEMONT—$29,000
Rudolph Johnson, Clarence Jungles.

LENA—$3,000
Martha Luy.

LE ROY—$6,000
Barbara Barr (student).

LEWISTON—$8,000
Thomas Ellis, Annie Moloney, Samuel Oren.

LIBERTYVILLE—$10,000
Edwin Giss.

LINCOLN—$137,000
Eileen Agnew, Oscar Gallagher, Hilda Herlzfeldt, Ernestina Hoelscher, August Hubly, Peter Murphy, Marie Polony (beautician), Charley Sexton, Jas. Shaw, Sherman Smith, John Spatz, H. Stockford, Henry Traub; 1 realtor.

LITCHFIELD—$28,000
William Brandt, Jos. Maliff, John Sandifer.

LITTLETON—$2,000
Walter Chipman.

LOAMI—$2,000
Susan Drennan.

LOCKPORT—$51,000
Ira Anderson, John C. Gee (farmer).

LOMBARD—$38,000
Professor.

LONDON MILLS—$9,000
Viola Shreves.

LORAINE—$5,500
James Andrew; 1 farmer.

LOSTANT—$5,000
Marcella Comisky

LOUISVILLE—$2,000
Eva Hays.

LYNN CENTER—$2,000
Galelo Hansen

LYONS—$36,000
Wm. Smith.

McCONNELL—$2,000
Milton Klontz.

McHENRY—$3,000
Anton Nelson.

McLEAN—$4,000
John Zoeller.

MACKINAW—$4,000
Chas. Fisher.

MACOMB—$91,000
Wm. Jones, Robert Kirk, Richard Marrs, James Peasley, John Thrasher, George White.

MACON—$11,000
Edna Black, John Keller, John Tolly, Otto Vollmer.

MADISON—$73,000
Sarah Green, Margret Hutton, Harry Thomas, Industrial Co. No. 15, 2 claims, $550.

MAEYSTOWN—$2,000
Jacob Miller.

MANHATTAN—$38,000
William Mackender, Frederick Sieffert; 1 merchant.

MANITO—$5,000
Cora Ferguson, Henry Hayes.

MANSFIELD—$5,000
Julius Bidner, J. P. VanGorder.

MANTENO—$4,000
Rene Surprenant.

MAPLETON—$14,000
Walter Callaway, John Linder.

MARENGO—$15,000
Wm. Linderman.

MARION—$94,000
Jacob Diffenbach, John Spierling.

MARISSA—$18,000
Herman Bouas, Jas. Church.

MAROA—$14,000
Retired.

MARSHALL—$38,000
Wm. Drake, Alzora Meehling, Harry Potter.

MASCOUTAH—$3,000
Carl Kutterer.

MATTOON—$247,000
Emma Beason, James Biggerstaff, Frank Finforck, Anne Hendricks, Henrietta Hurst, Lawrence Stanberry; 1 housewife.

MAYWOOD—$206,000
Chas. Cooper, Benjamin Evans, Wm. Kell, Grace Krauskopf, Fedir Mehil, Frank Slater (mechanic) 1 lithographer.

MEDIA—$5,000
Gustav Swanson.

MEDORA—$2,000
Harry Bowers.

MENDOTA—$65,000
Harriett Ashley, Fred Brown, John Sondgeroth, Ed. Waldorf.

MEPPEN—$2,000
Mary Friedel.

MERIDOSIA—$3,000
Wm. Schmitt.

METAMORA—$11,000
Dr. J. Knoblauch, Theodore Waldschmidt.

METROPOLIS—$87,000
John Burnett, Rolla Finney, John Green, Lyman McAlpin, Dan Park, Mina Powell, Eugene Stephens, John Whitelock.

MIDLOTHIAN—$14,000
Frank Miner (factory manager).

MILAN—$2,000
James Hill.

MILFORD—$13,000
Oniar Callahan.

MILLEDGEVILLE—$4,000
Kathryn Smith.

MILLER CITY—$2,000
John Gossett.

MINONK—$22,000
Omer Kondig, John Zika.

MINOOKA—$10,000
Arthur Burgess, Mary Essington.

MODESTO—$3,000
Edwin Forsythe.

MOKENA—$6,000
John Bormet, Louis Ebert, John Erickson.

MOLINE—$720,000
Over 53 Ordinary Claims.
CLAIMS BY AMOUNTS:
2—$50,000 or over
1— 25,000 to 50,000
5— 10,000 to 25,000
10— 5,000 to 10,000
4— 3,000 to 5,000
11— 2,000; 20—1,000
Luella Albrecht, Ralph Baker, Carrie Beal, Harvey Berne (salesman), Earl Brown, Clarence Carlton, Adiel Carton, Alfred Foster, Mary Fuller, John Heberling, Benj. Kough (executive), John Radcliffe, Guy Settle, Verne Shaw, John Swanson, Floyd Tyrrell; 1 cabinet maker, 1 clerk, 1 executive, 1 foreman, 3 housewives, 1 manager, 1 merchant, 1 moulder, 2 physicians, 1 superintendent, 1 trust officer.

MONEE—$5,000
John Sonneborn (merchant).

MONMOUTH—$188,000
Geo. Clarke, Ed. Colwell (merchant), Clayton Foreman, S. Hamilton, Frank Harding, Ira Sprout, Flora Stewart, John Talbott, Sr.

MONTICELLO—$107,000
John Hefner; 1 retired.

MORRIS—$55,000
Henry Herman, Doris Kleinmaier, Frank Totopoulos; 1 stenographer.

MORRISON—$72,000
Clarence Barnes (printer), Byron Humphrey, Lydia Doering, Virgil Vail, Mary Wright; 1 clerk; 1 retired.

MORRISONVILLE—$17,000
Aleda Anderson, Harry Bullar, Chas. Curtin, John Murphy.

MORTON—$15,000
Nathan Felker, Fred Heihs, Rudolph Miller.

MOUNDS—$6,000
Edw. Butler, Earnleigh Hayden.

MOUNT CARMEL—$49,000
Mary Hastings; 1 executive, 1 housewife, 1 merchant.

MOUNT OLIVE—$8,000
Ed. Meyer.

MOUNT PULASKI—$29,000
Theodore Waddell.

MOUNT STERLING—$26,000
Anna Howard, Stephen Vermillion.

MOUNT VERNON—$120,000
Ethel Baird, Elizabeth Foster, Raymond Foster, Henry Johnsen, Casper Lehmann, E. Lonzo Lomax, Walter Moss, Laura Oswald, Eugene Vise.

MOUNT ZION—$2,000
Dorothea Sanner.

MOWEAQUA—$4,000
Maggie Bilyeu.

MURPHYSBORO—$91,000
Samuel Goodstein, Robt. McNeill; 1 mechanic.

MURRAYVILLE—$,000
Virginia Evans, Martha Fanning, Otto Heise.

NAPERVILLE—$60,000
S. L. Hiltenbrand, Gustav Mengecloth; 1 metallurgist.

NAPLES—$15,000
Henry Rolf.

NASHVILLE—$25,000
Lorraine Meinert, Ella Nolte, Robt. Shelton.

NATIONAL STOCK YARDS—$7,000
Elgin Cash, Jackson Ridgeway.

NAUVOO—$24,000
Geo. Harsch, Rupert Ort.

NEW ATHENS—$17,000
Jacob Frantz, Adam Mueth, Roy Schaller; 1 retired farmer.

NEW CANTON—$9,000
Walter Smith.

NEW HAVEN—$3,000
Geo. Dagley.

NEW HOLLAND—$4,000
James Niewold.

NEWMAN—$42,000
Afred Albin (farmer), James Arwine, Chas. Clark, Elza Sutton, Joe Winterrowd; 1 pastor.

NEW MINDEN—$2,000
Amos Oexeman.

NIANTIC—$2,000
Jess Youngblood.

NILES—$3,000
Egbert Dull.

NILES CENTER—$37,000
Virginia Johnson, Carleton Moss.

NOBLE—$9,000
Kaley Sonner.

NOKOMIS—$13,000
Emma Satterlee; 1 minister.

NORMAL—$229,000
John Johnson; 1 insurance agent, 1 housewife, 1 secretary Loan Assn.

NORRIS CITY—$5,000
Sarah Hamilton.

NORTH AURORA—$2,000
Hazel Orr.

NORTHBROOK—$28,000
Undertaker.

NORWOOD PARK—$4,000
George Eby.

OAK FOREST—$9,000
Frank Miner.

OAKLAND—$4,000
Margaret Pedigo.

OAKLAWN—$5,000
Frank Knize.

OAKLEY—$8,000
Housewife.

OAK PARK—$1,348,000
Over 119 Ordinary Claims.
CLAIMS BY AMOUNTS:
1—$100,000 or over
4— 50,000 to 100,000
4— 25,000 to 50,000
14— 10,000 to 25,000
17— 5,000 to 10,000
23— 3,000 to 5,000
24— 2,000; 31—1,000
Harry Allen, Camille Bailey, Lucy Baxter, Erna Below, John Bierma (clerk), Carl Carlson, Margaret Carlson, Wm. Cartwright, Russell Clifton, Edith Collette, Isaac Conard, Gustave Fehr, Lucinda Gothe, Harry Grut (bank president), Louis Hanson, W. H. Hoffman (engineer), Irene Irish, Ivan Kester, Frank Kraemer (druggist), Francis Lewis (manufacturer), Wm. McGuire, Wm. Matthews, Rocco Motto, Edwin Pollard, Joseph Pomeroy (executive), Robt. Prodehl, Walter Quaid, Ed. Ramsay (bank clerk), Chas. Richardson, Fred Ritzmann, John Rutza, Frank Schmidt, Emil Sering, Albert Sutton, Lela Uddo, Clarissa Urban, Orville Vaughn, Pietro Viviano, John Williams, Samuel Winegar, John Wymond; 1 advertiser, 1 clerk, 1 clothier, 1 company treasurer, 2 executives, 1 lawyer, 1 merchant, 2 physicians, 2 realtors, 1 retired, 1 social worker, 1 student, 1 superintendent, 1 tailor.

OBLONG—$31,000
Darrell Jones (lumber dealer), Wm. Newbold (merchant), Melvin Wilson.

O'FALLON—$19,000
Salesman.

OGLESBY—$23,000
Mary Liner.

OHIO—$4,000
Doria Barkman.

OLDHAM—$4,000
Wm, Robertson, (farmer).

OLIVE BRANCH—$3,000
Chas. Monaghan.

OLNEY—$86,000
Rev. Wm. Breach, Chas. Griffin, John Vail; 1 grocer.

ONEIDA—$14,000
John Aspland (farmer).

OPDYKE—$2,000
Geo. Golden.

OREGON—$47,000
James Hetherington, Bernice Martin.

ORION—$3,000
John Blair.

OTTAWA—$411,000
Over 37 Ordinary Claims.
Leo Bukowski, John Bulger, Timothy Burns, Luke Collins, Frank Eichelkraut (tailor), Fred Fischer, John Foley, Peter Hohl, Edgar Husten, Dr. Jamieson, Lewis Todd, George Thomas; 1 building manager, 1 retired.

OWANECO—$2,000
Joseph Neel.

PALATINE—$3,000
Wm. Schirding.

PALESTINE—$3,000
Samuel Richards.

PALMYRA—$6,000
David Crawford, Orgie Hall, Sarah Wiggins.

PANA—$73,000
Wm. Barry, Arthur Beyers, Fred Cullin, Roy Hamilton, Geo. Miller, John Mount.

PARIS—$120,000
Ray Brinkerhoff, Wm. Hodge, Hermon Wallace; 1 cabinet maker.

PARK RIDGE—$288,000
Chas. Colvin, Milton Reiter, Carl Vaughn; 1 credit manager, 1 physician, 1 retired, 1 salesman.

PAWNEE—$38,000
Harry Crowder, Alexander Dragoo, Chas. George, Lee Kirkpatrick (retired), Everett McKinney (farmer), John McLaughlin, Walter McTaggart, Albert Sexton; 1 dairyman, 1 merchant.

PAXTON—$31,000
Chas. Larson (clothier), Carl Swanson; 1 insurance agent.

PEARL CITY—$5,000
Herman Keller.

PECATONICA—$4,000
Harrison Afflerbaugh.

PEKIN—$199,000
Over 29 Ordinary Claims.
James Conaghen, Jas. Dwyer, Phillip Hoffman (merchant), Jan Janssen, Minta Kroll, Alice Munson, Barbara Schmuck, Charley Schreiber, Carrie Stumm, Jane Tinney; 1 janitor, 2 retired.

PEORIA—$1,747,000
Over 212 Ordinary Claims.
Over 223 Industrial Claims.
CLAIMS BY AMOUNTS:
5—$25,000 or over
8— 10,000 to 25,000
13— 5,000 to 10,000
31— 3,000 to 5,000
47— 2,000; 108—1,000

(Continued on next page)

40 YEARS OF PROGRESS

1897 ILLINOIS BANKERS LIFE ASSURANCE COMPANY 1937
HOME OFFICE MONMOUTH, ILL.

Growth of Insurance Assets

1897—$2,082.00
1900—$22,986.00
1905—$88,079.00
1910—$282,044.00
1915—$804,899.00
1920—$1,535,688.00
1930—$13,772,702.00
1935—$31,301,811.00
1936—$32,002,444.00

Life Insurance in Force $121,583,529.00

Karl B. Korrady, Vice-President and Director of Agencies

Illinois Bankers Life Assurance Co.

Home Office—Monmouth, Illinois

Founded 1897 Life, Accident, Health

Illinois—Continued

Joseph Amrine, Robt. Armfield, Henry Ash, Geo. Beal, Margaret Bell, Peter Benson, August Billerbeck, Wm. Blemmens, George Brown, Ernest Dagelforde (lumberman), Martha Davis, Margaret Earl, Wm. Eicher, Chas. Fey (jeweler), Bridget Fleming, Dewey Green, Wm. Gregory, Mark Harper, Norwood Hart, Stephen Hatfield, Henry Haskins, Frank Hauser, Lydia Henderson, Geo. Hendricks, Sarah Hession, Wm. Hoagland, F. Holt, Ed. Holstman, Chas. Hotchkiss, Charles Hummell, Carl Kruse, Clement Lamboley, Albert Lemkau, Minnie Love, John McDowell (realtor), Ellen McDuff, Benjamin McGee, Geo. MacClyment (business manager), Ludwig Marzahn, Lester Myers, Alice Miller, Chas. Oleary, John Palmer, Corwin Pierson (live stock dealer), Edgar Pincus (manufacturer), Joseph Poshard, Daniel Riggenbach, Daisy Rice, Mary Robertson, John Russell, James Sams, Harold Schopp, Charles Shugart, Ada Springer (teacher), Charles Swearingen (manufacturer), Laura Thompson, Peter Wendland, Fred Winters, Wallace White, Emma Wilson, John Wombacher, Walter Wood, Katherine Yeck; 1 clerk, 1 executive, 1 insurance agent, 1 live stock merchant, 1 producer, 1 retired store clerk, 2 salesmen. Industrial Companies:—No. 1, 51 claims, $12,215; No. 3, 76 claims, $17,733; No. 14, 72 claims, $15,510; No. 15, 24 claims, $7,129.

PEORIA HEIGHTS—$8,000
Ralph Shutts.

PEOTONE—$27,000
Paul Collins, George Dick (restaurateur).

PERU—$78,000
Eugene Bornac, Albert Karn (teacher), Mary Kurtenbach, Chas. Link; 1 salesman.

PESOTUM—$5,000
John Schaefer.

PHOENIX—$2,000
Richard Conwenhven.

PINCKNEYVILLE—$7,000
John Schwartzkopf.

PINKSTAFF—$2,000
Mamie Waters.

PITTSFIELD—$38,000
Lucy Kientzle.

PLAINFIELD—$16,000
Gustav Hausler.

PLANO—$12,000
John Erkurnski (plumber).

PLEASANT HILL—$24,000
Elizabeth Berry, Wm. Moyers; 1 retired.

POCAHONTAS—$10,000
Flora Lewis.

POLO—$30,000
Frank Garman.

PONTIAC—$107,000
John Griffith, Erastus Hoebler (abstractor), James Jones, Joseph Kay, Abbie Moore, Wm. Wallace (farmer).

POTOMAC—$11,000
Carl Duncan, Henry Kinson, Roy Knight, Emma Leonard.

PORT BYRON—$5,000
Mary Buckley, Robert Lewis.

PREEMPTION—$5,000
Samuel Hicks.

PRINCETON—$42,000
A. Quinn, Edgar Yarrington.

PRINCEVILLE—$5,000
Charles Cheesman, John Felton.

PROPHETSTOWN—$9,000
Harry Waite.

PUTNAM—$2,000
Harry Hagie.

QUINCY—$365,000
Over 50 Ordinary Claims.
Letitia Arnold, Claud Campbell, Emma Cox, Chas. Delaplain, Chas. Ferris, Jos. Fischer, Henry Harig, Nicholas Heintz, Johanna Jansen, Elmer King, Ernest McClain, Wm. McLaughlin, Lee Middendorf, Geo. Niehoff, Frank Pfeifer, Raymond Riley (restaurateur), Geo. Rogers, Minnie Sahland, Daniel Smoker (bakery foreman), Henry Speckmann, Alvina Stewart, Enos Winkler; 1 butcher, 1 clerk, 1 clothing merchant, 1 commissioner, 1 retired, 1 salesman.

RADDLE—$3,000
Herbert Rhodes.

RAMSEY—$4,000
James Harris, Elsie Whitten.

RANTOUL—$23,000
Howard Frazier, Robert McCoy, Eugene Wooldridge, Thomas Thompson.

RAVINIA—$4,000
John Sheridan.

RAYMOND—$33,000
Herman Beeler, Ebert Land, Ross Lessman, Henry Weitekamp.

RED BUD—$15,000
Henry Heumann, Paul Heumann, Mary Kalbitz, August Voges, Sr., 1 retired.

REYNOLDS—$3,000
Winslow Whan.

RICHMOND—$5,000
Edward Turner.

RIDGE FARM—$4,000
Tolbert Weathers.

RIDGWAY—$3,000
Laura Moye.

RIDOTT—$4,000
Irene Jacobs, John Ryks.

RIVER FOREST—$498,000
Dr. John Lyon, Cecil Martin (treasurer), Henry Schmidt.

RIVERSIDE—$59,000
Florence Handtmann, Frank Tibbals.

ROBINSON—$160,000
Ollie Maxfield, John Smith (president Robinson Casket Co.), Isaiah Rich; 1 company manager, 1 gas station attendant, 1 tailor.

ROCHELLE—$46,000
Manager grain elevator.

ROCHESTER—$5,000
Pauline McCoy, Samuel Smith.

ROCKFORD—$876,000
Over 74 Ordinary Claim.
Over 111 Industrial Claims.
CLAIMS BY AMOUNTS:

1—$50,000 or over
3— 10,000 to 25,000
5— 5,000 to 10,000
13— 3,000 to 5,000
21— 2,000; 31—1,000

Wm. Anderson, Lizzie Atwood, Charlie Bowman, Olof Carlson, John Conover, Sam Cozaniga, Marsellia Davis, Marion Dwyer, Eric Ekstrom, Ebenezer Engstrom, James Gibbons, Geo. Grimmitt, Joe Hartman, Anna Hawn, Nelson Hinds, Eric Hoegberg, Edgar Jenkins, Albert Jett, Harry Kean, Wm. Keig, John King, Jennie Krojanker, Frank Lane, Samuel Lesher, Frank Lundgren, Wm. Pett, Leo Philipson, Samuel Rotolo, Charles Sandehn, Lawrence Sandman, Isaac Steinberg, Ralph Sullivan, Grover Williams; 3 housewives, 1 inspector, 1 machinist, 1 manager, 1 retired, 1 watchman. Industrial Companies:—No. 3, 75 claims, $18,072; No. 14, 35 claims, $8,911.

ROCK ISLAND—$809,000
Over 47 Ordinary Claims.
CLAIMS BY AMOUNTS:

1—$100,000 or over
1— 50,000 to 100,000
3— 10,000 to 25,000
3— 5,000 to 10,000
7— 3,000 to 5,000
11—2,000; 21—1,000

Chris Baumgarn, Frank Butzen (superintendent), Lena Canedy, Peter Cornelius, Harry Cozad (executive), Anthony Cramer, Harry Driggs, Wm. Ehler (farmer), Arthur Graham, Wm. Hodgson, Geo. Jenkins, Kate Kelly, Anna Kough, Anna Luebeck, Robt. Marschall, Geo. Nettleton, Samuel Parker, Joseph Schaab, Reinhard Selle (baker), Chas. Walker (accountant), Geo. Townsend, Philip Weber, Harriette Wessel, John Wilson, Hannah Youngert, Max Wiss; 1 clergyman, 1 company partner, 1 superintendent.

ROCKPORT—$3,000
Frances Doyle.

ROCKTON—$38,000
Mary Reed.

ROODHOUSE—$19,000
Charles Barnard, Wm. Johnson.

ROSEBUD—$3,000
Thomas King.

ROSEVILLE—$14,000
Chas. Carr, Orville Holeman, Sherman Vaughan, Melville Yoho.

ROSICLAIRE—$6,000
John Rowland.

ROSSVILLE—$6,000
Louise Lockwood, Allan Thomas.

ROUND—LAKE—$3,000
Wm. Hermann.

RUSHVILLE—$47,000
Charley Armstrong, Willis Babcock (merchant), John Bartlow, John Barton, Harmon Blodgett, Noel Fretueg, Howard King, James McGraw, Sirvantice Ross; 1 store owner, 1 teacher.

SAIDORA—$12,000
Thomas Bell.

SAINT AUGUSTINE—$2,000
Mary Potts.

SAINT CHARLES—$74,000
Enos Claus, Geo. Furnald, Paul Sharna, George Tanner.

SAINT ELMO—$2,000
Joseph Seibert.

SAINT FRANCISVILLE—$4,000
Katie Hall.

SAINT MARIE—$2,000
E. Gangloff.

SALEM—$16,000
George Haworth.

SANDWICH—$37,000
Mary Miller; 1 farmer.

SAUNEMIN—$11,000
Charley Ridinger.

SCIOTA—$2,000
John Oleson (farmer).

SEATON—$2,000
George Burns.

SENECA—$5,000
Joe Maier.

SESSER—$6,000.
John Denfip.

SHABBONA—$3,000
Lawrence Herrman.

SHANNON—$5,000
Heye Heuerman.

SHAWNEETOWN—$7,000
Victor McMurchy, Martha Sanderson.

SHEFFIELD—$14,000
Merchant.

SHELBYVILLE—$9,000
Orval Spears.

SHELDON—$5,000
Alpha Hogle.

SHERRARD—$3,000
Emil Anderson.

SHOBONIER—$2,000
Cynthia Blankenship.

SIDELL—$2,000
Frank Bennett.

SIMS—$2,000
Jas. Osborn.

SOUTH BELOIT—$4,000
Chas. Shaffer.

SOUTH ELGIN—$29,000
Laurence Zierke; 1 coal merchant.

SPARTA—$14,000
Robt. Anderson, Norris Wilson.

SPRINGFIELD—$1,424,000
Over 136 Ordinary Claims.
Over 99 Industrial Claims.
CLAIMS BY AMOUNTS:

3—$25,000 or over
11— 10,000 to 25,000
16— 5,000 to 10,00
24— 3,000 to 5,000
26— 2,000; 58—1,000

Marg. Aldrich, Eva Amrhein, Chas. Andersen, Walter Armstrong, Thomas Aylward, Minnie Ballard, Joe Baratta, Flora Barker, George Baugh, Wm. Benner, Peter Benson, E. J. Bingham, Kathleen Biesenthal, Elizabeth Bullough, Wm. Carlile, Sallie Cartwright, Annie Cone, Harry Coskien, James DeCesaro, David Donovan, Thomas Dougherty, Denis Dowling, Dr. Richard Dugan, George Fisher, Geo. Fitzgerald, Harry Foster, Marie Franz, Elizabeth Freelove, James Hall, Wm. Hall, Loren Hampsmier, Dora Hartnady, Teresa Hilliard.

Wm. Kennedy, Arthur Keith, Wm. Keller, Geo. Kenney, Eugene Kettering, Ed. Keys, Ralph Kyle, Ernest Lewandowski, John McDonough, Ada Mangold, Margaret O'Brien, Seth Oldfield, John Pass, David Phillips, John Potnik, John Prince, Edward Racey, Chas. Ridgley, George Scribner, Henry Schutte, William Schwarze, Mary Sharp, Frank Simmons, William Smoot, Norman Smurr, Andie Terril, Helen Van Sice, Cletus Vascanellos, Frank Vasey, Frank Weidlocher, Geo. Wheeler, Otis White, Henry Wolfson, Frank Young; 1 accountant, 1 auditor, 1 building contractor, 1 company manager, 2 dentists, 1 farmer, 1 interior decorator, 1 mechanic, 1 merchant, 1 mining engineer, 1 retired realtor, 1 teacher. Industrial Companies: No. 3, 74 claims, $24,351; No. 14, 25 claims, $8,171.

SPRING VALLEY—$68,000
Wm. Campbell, Octave Trillet; 1 produce buyer.

STAUNTON—$26,000
Peter Ahrens, Thos. Miles, Sante Perroni.

STERLING—$151,000
Herman Barthel, Wm. Birmingham, Alva Clavin, Maurice Fleming, Fred Gerken, Mathew Hutton, Samuel Landis, W. J. Moore, Samuel Trostle; 1 publisher, 1 retired.

STEWARDSON—$5,000
Orin Elliott, Ora Leeper.

STILLMAN VALLEY—$2,000
Bert Holmes.

STOCKTON—$5,000
Dr. Oscar Dotzel, Mary Parker.

STONINGTON—$3,000
Columbus Hudson.

STREATOR—$160,000
Over 16 Ordinary Claims.
Jane Bain, Louis Baude, Harry Campbell, Robt. Green, Isabella Hill, Arthur Humphrey, George Johnson, Wesley Pressor, Ed. Ryon, Minnie Stearns, J. Wargo, Julius Weinreich.

SUBLETTE—$4,000
Henry Boltz (mail carrier).

SWANWICK—$5,000
Cora Ernest, Maggie Tate.

SYCAMORE—$48,000
Dorothy Beckler, Jno. Cleary, Jas. Joselyn, Chas. Viner; 1 manager.

TABLE GROVE—$12,000
Trixy Barker, George Wilson; 1 farmer.

TALLULA—$11,000
Louis Golden, Ruth Stout.

TAMPICO—$4,000
Clare Forward.

TAYLORVILLE—$74,000
Robt. Calloway, Chas. Clay, Anna Connors, Elmer Doughtry, Fannie Downey, Viola Matthew, Mary Redfern.

TENNESSEE—$2,000
Arda Humphrey.

THAWVILLE—$3,000
Mary Higgins.

THEBES—$5,000
Paul Blakemore; 1 timber inspector.

TISKILWA—$4,000
James Gorman.

TOLEDO—$5,000
Tracy Connor, Samuel White.

TONICA—$4,000
Ryal Sherk.

TREMONT—$4,000
Alfred Hebner.

TRENTON—$11,000
Wm. Carr.

TRIMBLE—$10,000
Manager.

TROY—$2,000
George Giger.

TUSCOLA—$16,000
Jas. Waddington, Liddie Woolverton.

ULLIN—$5,000
Richard Egner, Pauline Johnson.

URBANA—$110,000
Winifred Bennett (botany instructor), Wm. Carrier, T. Curry, Royal Glendy, Oral Toy; 1 cashier, 1 teacher.

VALIER—$4,000
Wm. Mackey.

VALMEYER—$36,000
Ed. Byers, Magdalina Moskop, Caroline Trost.

VANDALIA—$29,000
Kate Feery, Ina Reising, Dr. Asa Williams, J. Yarbrough; 1 housewife, 1 salesman.

VERSAILLES—$8,000
Jennie Briggs; 1 farmer.

VENICE—$14,000
Elizah Miller.

VIENNA—$5,000
Chas. Deans; 1 mail carrier.

VILLA GROVE—$14,000
Harry Barick, Henry Eck.

VILLA PARK—$43,000
Asst. mgr. detective agency.

VILLA RIDGE—$4,000
Cassie Clanahan; 1 farmer.

VIRDEN—$14,000
Myrtle McKinney, Ellis Prosise, Flora Seymour, Marie Visser.

VIRGINIA—$16,000
Lee Stiles.

WALNUT—$4,000
Anna McMurray.

WAPELLA—$2,000
Boyd Manning.

WARREN—$4,000
Waldemar Imhof.

WARRENSBURG—$5,000
John Watkins.

WASHINGTON—$16,000
Frank Belsly.

WATERLOO—$17,000
Elizabeth Anderson, John Buettner, David Kern, Wm. Stiening, Philipp Walz.

WATSEKA—$89,000
Sidney Boston, Henry Grant, Lula McMahan, Arthur Oram; 1 furniture dealer, 1 ice manufacturer.

WAUKEGAN—$407,000
Jos. Ackerman, Raymond Curlee, Lars Ekstrand, Edna Limp, Sylvester Miltimore (chauffeur), Arthur Murk, Ashbel Smith, Jerry Sullivan, James Tyrrell; 1 attorney, 1 building inspector; 1 retired.

WAVERLY—$8,000
George Goldsmith, Ed. Wemple.

WAYNE—$2,000
Chas. Wachtel.

WELLINGTON—$8,000
John Bratton.

WESTCHESTER—$4,000
Anthony Otradovec.

WEST CHICAGO—$59,000
Edwin Bloomdahl.

WESTFIELD—$2,000
Minister.

WEST FRANKFORT—$29,000
Geo. Storey; 1 service station operator.

WEST JERSEY—$2,000
Effie McGinnis.

WEST PULLMAN—$4,000
Anton Skoczylas.

WEST SALEM—$5,000
Vandarrell Gates.

WESTVILLE—$16,000
Ardythe Evans.

WHEATON—$164,000
Frank Dilts, Arthur Hilborn, Bernyce Riesen; 1 machinery contractor, 1 nurse.

WHEELER—$3,000
Henry Meyer.

WHITE HALL—$37,000
Nettie Dickinson.

WILLIAMSVILLE—$3,000
Vernie Duncan.

WILMETTE—$488,000
David Allen, Frederick Buschlom, Richard Ryerson, Ed. Schager (executive); 1 cashier, 1 jeweler.

WINCHESTER—$33,000
Arthur Glossop, Carter McClure, John Turney.

WINDSOR—$24,000
Hugh Lilly, John Smith; 1 editor.

WINFIELD—$4,000
John Bowes (broker).

WINNEBAGO—$6,000
James Love (farmer); 1 housewife.

WINNETKA—$678,000
John Van der Vries (mgr. Chamber of Com.), Wm. Wissmann (foreman Water and Light Dept.); 2 executives.

WINSLOW—$3,000
Jas. Long (former).

WINTHROP HARBOR—$53,000
Retired.

WOODLAWN—$4,000
George Welborn (retired).

WOOD RIVER—$16,000
Wesley Kendall.

WOODSTOCK—$63,000
Lewis Dean, Joseph Faehndrich, Joseph Filip, Grace Toles, Kents Warnquist; 1 retired.

WORDEN—$4,000
Edna Schutte.

WYANET—$13,000
Howard Hewitt, Theodore Madsen, Elmer Smith.

WYOMING—$6,000
Lumberman.

YATES CITY—$16,000
1 farmer, 1 retired.

YORKVILLE—$30,000
Wm. Bretthauer.

ZION—$39,000
Fred Mehlhausen, Bradford Simmons, Wm. Finn; 1 truck driver.

INDIANA

Total Payments in State.....$53,200,000
Rank in Payments.....13th
Rank in Population.....11th
Payments Per Capita.....$15.38

AKRON—$6,000
Russell Miller.

ALBANY—$31,000
Bert Russell.

ALBION—$19,000
Olive Hays, May Kinnison, Arthur Larson; 1 cashier, 1 farmer.

ALEXANDRIA—$42,000
Dr. Charles Grahame, Arthur Maddox; 1 retired.

ANDERSON—$460,000
Over 25 Ordinary Claims.
Over 383 Industrial Claims.
Edward Burke, Arana Burkhardt, William Conboy, Charles Dearing, Michael Drake, Dorothy Faulkner, Charles Gudgel, Granville, Houermale, Howell Carmichael, Lois Kelly, Herbert McMahan, Glynn Moore, Russell Pearson, Donald Rathbun, Val Stinson, George Swank, Benjamin Timmons, Sr., Charles Vestal, William Wood; 1 tool supervisor. Industrial Companies:—No. 2, 45 claims, $11,737; No. 9, 7 claims, $2,971; No. 14, 331 claims, $48,033.

ANGOLA—$36,000
Herbert Beil.

ARCOLA—$7,000
William Sitton, Geo. Van Houten.

ASHLEY—$4,000
Eugene Seagly, Thad Thomas.

ATTICA—$16,000
Orrie Clark (banker).

AUBURN—$48,000
Willis Baughman, John Kizar (shoe repairer), Ed. Krehl, Harry McBride.

AURORA—$29,000
John Henschen, Hugh Scott; 1 farmer.

BATESVILLE—$17,000
Martin Oswald, Raymond Werner (farmer).

(Continued on next page)

Indiana—Continued

BEDFORD—$123,000
Edward Gould, Homer Lively, Cora Newland, Walter Sherrill, Herbert Wayman, Peter Withman.

BERNE—$14,000
Franklin Amstutz, Charles Bentz, Ernest Dro, Fred Rohrer.

BICKNELL—$19,000
Charles Freeman, Alonzo Harrington.

BLOOMFIELD—$33,000
Hurley Sparks.

BLOOMINGTON—$198,000
George Holland, David Major, David Sinclair, Wm. Stoute, Kahn Thrasher; 1 engineer, 1 photographer, 1 secretary.

BLUFFTON—$51,000
James French, Josephine Logan, Fred Wiecking (judge); 1 housewife.

BOONVILLE—$27,000
Lawrence Seitz.

BRAZIL—$42,000
Augustus Barbazette, George Hoskins, Walter Layne, Herbert Mormans, Margaret Park, Ross Raab, John Stunkard (manufacturer); 1 merchant.

BREMEN—$6,000
Charles Hiester.

BRIDGETON—$5,000
George Brade.

BROOK—$3,000
Floyd Meadows.

BROOKVILLE—$38,000
Albert Goyert, Atwell Shriner, Peter Willhelm; 1 executive, 1 retired.

BROWNSTOWN—$19,000
James Campbell.

BRYANT—$3,000
Addie Davis.

BURLINGTON—$3,000
William Eaton.

BURNETTSVILLE—$2,000
Thomas David.

BURNS CITY—$3,000
Edgar McArtor.

BUTLER—$6,000
Mary Miller, Roy Winters.

CAMBRIDGE CITY—$27,000
Charles Bertsch, W. James.

CAMDEN—$5,000
Sylvester Guckien.

CARLISLE—$4,000
James Bowen.

CARMEL—$63,000
Fred Dickson (Pres. of Tr. Co.); 1 merchant.

CARTHAGE—$3,000
Frank Rhodes.

CATES—$2,000
Curtis Holland, Jr.

CAYUGA—$11,000
Eddie Barr, Frank Darrock, John Ewbank, Geo. Johnson.

CENTERVILLE—$3,000
Jacob Tice.

CHANDLER—$5,000
Peter Magenheimer.

CHESTERTON—$9,000
Charles Sundeen.

CLAYPOOL—$2,000
Robert Shoemaker.

CLAYTON—$2,000
Estel Clark.

CLINTON—$44,000
Geo. Briggins, Chas. Creal, Marshall Garino, Frank Mazely, James Payton, Rebecca Wright.

CLOVERDALE—$5,000
Luther Arend, Henry Hoffa (farmer).

COLUMBIA CITY—$38,000
Albert Betzner, John France, Heber Hemmick, Charles Marker, Emmet Reed, Charles Wynkoop.

COLUMBUS—$217,000
Berton Curry, Jr., Fred Dunlap, Jarastus Dunlap, Jackie Hart, Isom Hillman, Charles Romine, Henry Schoelch. Industrial Companies:— No. 9, 13 claims, $4,521; No. 14, 138 claims, $22,452.

CONNERSVILLE—$67,000
Charles Brown, Chas. Cassell (bookkeeper), Raymond Gettinger, George Grove, Henry Ingram, Clarence Utter; 1 retired.

CONVERSE—$9,000
Clyde Rich; 1 live stock foreman.

CORY—$2,000
Charles West.

CORYDON—$9,000
Henry Bachman, Alvin Enlow.

COVINGTON—$11,000
Mont Boord (funeral director), William Burnison.

CRAWFORDSVILLE—$140,000
Shirl Herr, Ruth Miller, Herbert Ramsey, Wm. Slavens, Wm. Swank. Industrial Co. No. 9, 2 claims, $561.

CROTHERSVILLE—$2,000
Charles Bedell.

CROWN POINT—$68,000
Richard Bielefeld, John Frazier, Catherine Pannenborg, Edward Schubert, Irene Vandersee; 1 retired.

CULVER—$11,000
Loyd Keller, Ralph Mikesell, Robert Miller.

CUZCO—$4,000
Earl Beatty.

CYNTHIANA—$4,000
Lydia Redman; 1 housewife.

DANA—$5,000
William Keen; 1 grain dealer.

DANVILLE—$18,000
Arlie Cassity, George Stephenson.

DECATOR—$197,000
Dale Adler, Adolphus Macy, Herman Myers, Arthur Scheimann, Soloman Sheets, Alice Titus, C. Voglewede.

DECKER—$5,000
Hilda Deck, Edgar Thompson.

DELPHI—$18,000
Cleveland Bailey, Theresa Hanrahan, Chester Landis, Charles Montgomery, Troy Quinn, Elsie Shultheis, Charles Wilkinson.

DUBOIS—$4,000
Nickolas Neukam.

DUNKIRK—$25,000
Wm. Chapman, Wm. Grooes, Frank Littler; 1 foreman.

EAST CHICAGO—$232,000
Over 23 Ordinary Claims.
Over 21 Industrial Claims.
Arthur Berquist, Steve Black, Vera Bode, John Botsko, Andrezej Gzarnik, Andrew Fuzy, Roscoe Given, Frank Kempski, Helen Kocur, Louis Krokman, John Kronsell, Joseph Lapsoa, John Lempner, Josef Soplarz, Margaret Wells (student), John Yankas, Marjorie Yohe; 1 housewife. Industrial Co. No. 9, 21 claims, $5,856.

EATON—$5,000
Edward Elliott.

EDWARDSPORT—$9,000
Robert Reeve.

ELKHART—$346,000
Over 45 Ordinary Claims.
Over 4 Industrial Claims.
Francis Berton, Fred Lampman, Wm. Lansche, John Manahan, Verden Meisner, Chas. Olds (clerk), George Preston, Hattie Thorne, Jacob Welker, Clara Williams; 1 farmer, 1 salesman, 1 superintendent. Industrial Co. No. 9, 4 claims, $1,937.

ELWOOD—$69,000
John Deweese, Norton King, William Murphy, Carl Taylor, Millard Wimer. Industrial Co. No. 9, 5 claims, $2,097.

EVANSVILLE—$1,340.000
Over 117 Ordinary Claims.
Over 674 Industrial Claims.
CLAIMS BY AMOUNTS:
10—$10,000 or over
18— 5,000 to 10,000
11— 3,000 to 5,000
19— 2,000; 59—1,000
Homer Anderson, Louis Baker, Byron Batteiged, George Beal, Harry Bourland, Sr. (executive), Albert Braun, Fred Cullex, Lloyd Cummins, William Dickey, John Dippel, Frederick Fischer, Leon Fougnies, Louis Greiner, Daniel Groeninger, Theodore Herr, Homer Hillman, Mary Hodgkins, Emma Hoppen, Gilbert Hudson, Walter Keeney, John Kennedy, Anthony Klem, Michael Knaebel, Otto Kolb, Ezra Lowe, Thos. Macer, Arthur Manske, Elsbeth Maurer, Jacob Metzler, Donald Marris, Harry Nathan, Wm. Neidis, Wm. Peerman, Bess Robertson, Emil Sander, William Schefer, Anna Schmidt, Carl Schmidt, Eugene Simon, Pressly Simpson, John Stilz, Philip Stockfleth, Robt. Straker Samuel Vickery (merchant), William Viehe, Gene Vierling, Michael Wagner, Roy Walker, Sophia Zuspann,
Additional partial list by occupations: 2 bookkeepers, brewery employee, contractor, farmer, florist, grocer, laborer, mail superintendent, railroad clerk, realtor, retired, 4 salesmen, 1 treasurer. Industrial Companies:—No. 1, 118 claims, $18,193; No. 2, 155 claims, $37,144; No. 3, 82 claims, $19,486; No. 8, 27 claims, $4,792; No. 9, 28 claims, $8,126; No. 14, 263 claims, $47,312.

FAIRLAND—$5,000
William Brown.

FAIRMOUNT—$24,000
Druggist.

FARMLAND—$4,000
Roger Cox, Robert Dick.

FERDINAND—$12,000
Hilda Hoge, John Reinacker, Hugo Stutter, Henry Zink.

FLAT ROCK—$2,000
Charles Baker.

FLORA—$24,000
Opal Long, George Northcutt.

FLOYD KNOBS—$2,000
Wilbur Thomas.

FORT BRANCH—$5,000
Ralph Weber; 1 housewife.

FORTVILLE—$6,000
1 housewife, 1 store manager.

FORT WAYNE—$2,982,000
Over 143 Ordinary Claims
Over 327 Industrial Claims
CLAIMS BY AMOUNTS:
3—$100,000 or over
6— 50,000 to 100,000
3— 25,000 to 50,000
9— 10,000 to 25,000
12— 5,000 to 10,000
22— 3,000 to 5,000
30— 2,000; 58—1,000
Israel Adams, Dorothy Aumiller, Daniel Ball, Harry Bash, Guy Bassett, Nolen Baumgardner, Herbert Bender, John Benson, Maud Berning, John Betts, Catherine Braunsdorf, John Briggs, Mont Buskirk, John Conroy, Amariah Carpenter, Martha Coppock, Violet Cottle, Edwin Davis, Thomas DeVilbiss, John Eggeman, Oscar Foellinger (publisher), Russell Frazier, Herman Gallmeyer, Ralph Garvin, Karl Greiner, Elmer Guynn, Nellie Hall, Frank Hart, Thomas Hazelett, Anthony Heit, William Helm, William Hobson, Carl Hoke, Charles Johnson, Henry Jordan, John Kalbfleisch, Merle Kemble (machine operator), Estella Koos, Harry Laughlin, Abraham Levy, Wm. Lockwood, Jr., Gale Long.
William McDonald, Laurent MacDonald, Owen Mackin, James Mapes, Frederick Martin, Grace Maxheimer, Leroy Metker, Henry Meyer, Henry Moellering, George Muhler, Joseph Nomina, Belle Paullus, Geo. Rainey (grocer), August Reamer, William Reed, William Rogge, Marcella Rolf, (stenographer), Beulah Saalfrank, Henry Sauer, Louis Scheunnann, Rosina Schnepp, James Scott, William Sheets, Ellis Shookman, Nellie Snavely, Harry Storey, Budd Sweringen, Henry Thieke, Donald Thompson, William Tiernan, Aaron Vail, Abraham Weil (retired), Anna Welch, Henry Wellman (undertaker), Monai White, Roy Wibel, Edgar Wickiser, Dan Williams, Charles Wilt.
Additional partial list by occupations: 1 attorney, 1 civil engineer, 1 clothing salesman, 1 company treasurer, 1 druggist, 1 farmer, 1 laundry salesman, 1 realtor, 1 retired, 1 sales manager, 1 sausage salesman, 1 shipping clerk. Industrial Companies:—No. 1, 32 claims, $5,588; No. 3, 63 claims, $18,916; No. 19, 11 claims, $3,142; No. 14, 221 claims, $34,518.

FOWLER—$49,000
Maurice Brouilett.

FRANCISCO—$2,000
August Klusmeier.

FRANKFORT—$192,000
Benj. Arnold, Fred Bond (retired R. R. conductor), Ralph Britton, Arnold Catron, Hary Cosner, Amos Derick, Wm. Eslinger, Olive Fickle, Charles Ham, Nettie Kelly, Robert Lucas, Edna Pence, Charles Pence, Maurice Petty, Edward Shepard, Ralph Smith, Andrew Thompson. Industrial Co. No. 9, 2 claims, $1,630.

FRANKLIN—$49,000
Everett Barnett, Alfred Searle, Roscoe Short, John Strode.

FREEDOM—$2,000
John Foley.

FULDA—$8,000
Farmer.

GARY—$1,426,000
Over 69 Ordinary Claims.
Over 238 Industrial Claims.
CLAIMS BY AMOUNTS:
2—$25,000 or over
2— 10,000 to 25,000
6— 5,000 to 10,000
8— 3,000 to 5,000
16— 2,000; 35—1,000
Sidney Allen (farmer), Eric Anderson, Florence Bricker, Geo. Brueckheimer, Jr., Olga Busse, Steve Chulan, Carmella Ciminella, Betty Combs, Ola Davis, Androy Dambosky, Max McDaniel, Woycieh Dywan, Clayton Edman, Susana Gabla, John Gielorowski, James Grantham, Adoniram Greer, Joseph Grubel, Jessie Gunson, Harry Hafer, Hilda Jindra, Gertrude Kilmer, John Korus, Jr., Kozman Krebesz, William Lacey (stenographer), John Lichvan, Thomas Marshall, John Martin, Alexander Matlove, Cathrine Metzger, Allen Mosteller, Edward Moyer, Chas. Murphy, Zuzana Petrovich, Edgar Piercy, Ruby Radokovich, August Rakowski, Frances Randazzo, Wm. Schroeder, Meri Satanek, Thomas Smurdon, Lou Spencer (housekeeper), Willard Stevens, Harry Strait, Peter Vanski, John Vician, Joseph Warnelys, George Weeks, Joseph Zieba; 1 bookkeeper, 1 laundry owner, 2 merchants, 1 proprietor. Industrial Companies:— No. 3, 90 claims, $25,722; No. 9, 24 claims, $7,691; No. 14, 124 claims, $25,552.

GASTON—$2,000
Samuel Smith.

GENEVA—$23,000
Archie Chew, Jacob Moser.

GEORGETOWN—$9,000
Robert Kelly, William Martin.

GOODLAND—$8,000
Frank Kennedy, John Kinneman.

GOSHEN—$98,000
Thomas Chamberlain, John Foreman, John Nihart, William Peffly.

GRANDVIEW—$2,000
Joseph Parker.

GREENCASTLE—$86.000
Joseph Allen, Eugene Light (printer), Chas. Stark (mail carrier); 1 clerk. Industrial Co. No. 9, 3 claims, $755.

GREENFIELD—$12,000
James Grisell, Claud Neff.

GREENSBORO—$3,000
Orion Wilson (farmer).

GREENSBURG—$44,000
Carlos Bender, Hattie Buckingham, James Mendenhall (retired), Anthony Schroer (farmer), John Stier, Fred Tresler; 1 treasurer, 1 druggist.

GREENWOOD—$68,000
Oral Hutton; 1 manager.

GRIFFITH—$3,000
Melluezena Woods.

GUILFORD—$4,000
Mabel Miller; 1 farmer.

HAGERSTOWN—$5,000
Oil operator.

HAMILTON—$2,000
Earl Webb.

HAMMOND—$657,000
Over 54 Ordinary Claims.
Over 165 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$25,000 or over
3— 5,000 to 10,000
3— 3,000 to 5,000
10— 2,000; 37—1,000
Clarence Baldwin, John Basanda, Lynnville Bliss, Karoly Bocko, Daniel Brown, John Brown, Anna Budzisz, Charles Clark (director community service), John Eberle, Chester Ecklund, Anna Edwards, Anna Filman, Ethel Friedman, Joseph Gasenpood, Dolores Hap, Louis Hobbs, Baldwin Hoffmiester, Joe Janeczek, Mary Juhasz, Max Kaplan, Nicholas Kitchen, Edward Klassen, Charles Miller, Elmer Millett, Frank Morak, Kate Mudrovich, Walter Palusinski, John Papp, John Parrett, Josef Pazdur, Michael Richvalsky Donald Ricks, Julius Rumsey, Zenon Rumshis, Leo Schaertl, Rhoda Sharp, Conrad Sikora, Noah Stonebreaker, Jacob Sum, Jakub Twardosz, Wm.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

The SALARY CONTINUANCE PLAN

Is Getting Results NOW

NATIONALLY advertised in the Saturday Evening Post, the Salary Continuance Plan is helping LNL men to increased sales *and earnings.* Prospecting helps, complete direct mail plans, simple sales kits bolster every National Advertisement. LNL agents everywhere report more sales, larger policies, increased earnings with this plan.

THE LINCOLN NATIONAL LIFE INSURANCE COMPANY

FORT WAYNE, INDIANA

Its Name Indicates Its Character

Indiana—Continued

Vanderbilt, Frank Waller, George Wikswo, Aloysius Will, Frank Zdorojkowski; 1 clerk, 1 foreman, 1 supervisor. Industrial Companies:—No. 9, 7 claims, $1,850; No. 14, 158 claims, $39,067.

HARTFORD CITY—$98,000
Mary Getty, Robert Jones, Henry Strait.

HATFIELD—$3,000
Mae Herell.

HAUBSTADT—$3,000
John Memmer.

HELTONVILLE—$8,000
Walter Etter.

HERBST—$3,000
William Smith.

HOBART—$34,000
Frank Hammond, Emily Hippie.

HOPE—$3,000
John Simmons.

HOWE—$8,000
Victor Wall.

HOWELL—$2,000
John Bennett.

HUNTERTOWN—$46,000
Cleo Simon.

HUNTINGBURG—$83,000
Frank Jochem, Edw. Kilian, Edward Mundi.

HUNTINGTON—$114,0000
Adaline Bridge, Ardis Floyd, Lawrence Goodmiller, Samuel Krider, Hulda Meckstroth, Colonel Rankin, Jesse Williams; 1 executive.

IDAVILLE—$2,000
Thelma Ireland.

INDIANA HARBOR—$31,000
Mary Burosh, Anna Fedor, William Hughes, Anna Jancova, Wladyslaw Palusinski, Thos. Wysocki.

INDIANAPOLIS $14,187,000
Over 435 Ordinary Claims.
Over 1524 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$250,000 or over
1— 100,000 to 250,000
5— 50,000 to 100,000
13— 25,000 to 50,000
34— 10,000 to 25,000
38— 5,000 to 10,000
37— 3,000 to 5,000
80— 2,000; 225—1,000

Russell Adkins, Barbara Anthony Russell Barnes, Edgar Beaupre, August Beermann, Henry Bennett, Robt Bentley, Charles Bess, Morris Bloom, Ray Band, Henry Bott, William Bradley, George Brocksmith, Clarence Brown, John Bulger (grocer), Frank Butler (insurance agent), Rusfus Clements (salesman), Harry Come (shoe repair shop), Wm. Cornwell, Charles Cox, Anthony Coyle, Albert Davis, Allie Davis, Wm. Doeppers, Major Downing, Martin Dugan, Edward Dupee, Mildred Edmonds, Ernest Emhardt (bookeeper), Leander Ensley, Jr., Mary Espy, Andrew Fendrick, Robt. Fielding (furace setter), George Fisher, Jacob Fischer, Henry Fisse, Daisy Garot, James Gavin, John George, Harvey Gimble (retired machinist), Joseph Githens, Nelson Gladding, Minor Goulding, Wm. Grandison, Juanita Greene, Laura Greiner, Harold Gribble (service manager), Elmer Griffith, Harry Grigsby.

Fannie Hagedon, Irving Hamilton, Helen Handy, Wilson Harrington, Major Harrison, John Heck, Frank Hesler, Clarence Higgins, Albert Hinchman, Wm. Hoffman (salesman West Baking Co.), John Hood, Milton Hottel, Albert Huffard (mechanic), Robert Hukel, Robert Hustedt, George James (superintendent), Elmer Jones, Roy Kelly, Nathan Kahn (executive), Margaret Kennedy, James Kinney, Wm. Kinney, Nellie Kiphart, Christian Klasing, Alphonse Koester, John Kurfiss, Dr. Delzie Lee, Oscar Lee, Harry Lentz, Maude Levy, H. Lewis, Thomas Luckett, Wm. McCreery, Harry McNutt, William Madglin, Charles Maley (merchant), John Marbaugh, Harry Mattock, Ellen Meiners, Edward Meyer, William Meyer, Alton Miley, Henry Miller, Lindsay Mills, George Moore, Mary Moore, Sherman Mott.

Horace Nicodemus, Vincent Noone, Manning Norland, Harry O'Haver, Amos Orcutt (railway expressman), Charles Osborn, Harriett Osborn, Mary Parker, Hugo Pantzer, Archibald Parrott, Mary Pennington, Suire Perry, William Pickens, Theodore Poffenberger, Edward Pulver, Mazie Ragsdale, Harvey Ray, George Ream, Lyda Reece, Fred Richards, George Richter, George Rom, Elba Rubush, John Russell, Henry St. Clair (insurance agent), John Scheffler, Eli Schloss, Gustav Schnull (grocer), Emil Schober, Joseph Schott, Martin Scott, Elias Segar, William Semmler, Ester Shadday, James Shanessy, John Sierp, Darrel Skelton, Delva Smith, Urban Stenger, Virgil Strange, Dorothy Strohmeyer, Frank Supple, William Sweetman (piano tuner).

Paul Talbert, John Taylor, Paul Teppig, Robert Thompson, William Tice, Robert Townsend, Frank Truitt, Ola Turley, John VanWinkle, Frank Vollmer, Marcus Warrender (broker), Bertram Watson, George Weaver, Irene Weibert, Harry Whedon, Naloma Wiese, Shirley Wiland, George Williams, Victoria Willson, Harry Wilson, James Wilson, Michael Wolf (general agent), Frank Wood, Frank Wright (retired), Charles Young, Charles Zobbe.

Additional partial list by occupations: Agent, architect, auditor, automobile mechanic, 2 bookkeepers, broker, building manager, company owner, engineer, engine inspector, food broker, former compositor, grocer, housewife, insurance representative, interior decorator, investment broker, 3 lawyers, 2 merchants, partner, physician, publicity director, 4 retired, retired photographer, retired salesman, sales agent, salesman, secretary of Radio Co.

Industrial Companies:—No. 1, 260 claims, $41,982; No. 2, 214 claims, $54,024; No. 3, 109 claims; $24,843; No. 7, 11 claims, $1,127; No. 8, 67 claims, $10,320; No. 9, 181 claims, $45,780; No. 14, 682 claims, $121,456.

INGLEFIELD—$5,000
Rev. C. Heidtmann.

JASONVILLE—$8,000
Florence Harvey.

JASPER—$47,000
Charles Fuhs, Horace Keen, Alois Schaaf; 1 lawyer.

JEFFERSONVILLE—$126,000
William Davis, Ernest Eberts, John Kalmbach, Henry Redwine, A. Schell, Matilda Stratton, Sidney Tuell. Industrial Company No. 9, 6 claims, $1,148.

KEMPTON—$4,000
James Ferguson.

KENDALLVILLE—$68,000
Hoy Stewart (treasurer), Lewis Ward; 2 farmers, 1 executive, 1 superintendent.

KEYSTONE—$2,000
Clinton Hart.

KNIGHTSTOWN—$32,000
Lewis Collins, Ola Riggs.

KNOX—$6,000
Samuel Craigmile.

KOKOMO—$396,000
Over 27 Ordinary Claims.
Over 8 Industrial Claims.

George Duncan, Bertram Davis, Nathaniel Hamilton, Ivel Harrell, Fred Humrickhouse, Dr. Omer Hutton, John McCormick, Chas. Morrison, Laura Nicholas, Charles Price, Paul Phillips, Rutherford Scherer, Stephen Wilson; 1 insurance agent; 1 physician. Industrial No. 9, 8 claims, $1,338.

KOUTS—$3,000
Frederick Hofferth.

LAFAYETTE—$410,000
Over 48 Ordinary Claims.
Over 342 Industrial Claims.

Karl Bachman, John Bergman, Frank Cary (retired), Edward Conroy, Esther Farner, Francis Foxworthy, Albert Gayler, Harry Geisler (merchant), Ray Gingrich, William Howe, Omer Hutto, Malchus Justice, Ernest Lange, Ernest Masters, Erhart Meyerm, Charlotte Miller, Alle Naville, Ernest Niehaus, Ethel Osborn, Fred Otto, Roy Parker, Lynn Rogers, Elmer Sellers, Cash Vance; 1 meat packer, 1 retired. Industrial Companies:—No. 9, 7 claims, $1,895; No. 14, 335 claims, $53,897.

LA FONTAINE—$24,000
Jonathan Hussey.

LAGRANGE—$25,000
George Choler, Carl Price.

LAGRO—$2,000
Wilmar Lentz.

LA PAZ—$4,000
Donald Thomas.

LA PORTE—$94,000
Walter Haferkamp, Carl Moehlman, Peter Phalen, Charles Rosenbaum, Delmar Ryden, Loucynthla Schall, Erdman Schultz, John Walker; 1 physician.

LAWRENCEBURG—$49,000
A. McPherson, Sumner Mendell, Andrew Schreiner; 1 railroad conductor. Industrial Company No. 9, 3 claims, $861.

LEWISVILLE—$2,000
Luther Martin.

LIBERTY—$62,000
William Earhart; 1 farmer.

LIGONIER—$11,000
1 realtor, 1 retired.

LINTON—$16,000
Rose Foster, Effie Holmes.

LOCUST POINT—$23,000
Columbus Fisher.

LOGANSPORT—$162,000
Eva Gasaway, Adam Graf, Jacob Hinkle, Charles Longwell, Frank Peronne, Abner Seybold, Bert Viney. Industrial Company No. 9, 2 claims, $525.

LOOGOOTEE—$14,000
Robert Arvin, Emanuel Brown, James O'Brien.

LOWELL—$15,000
Ceylon Barhite, Charles Sherard (electrician).

LYNN—$5,000
Charles Clark.

McCORDSVILLE—$2,000
Edward Stoner.

MADISON—$27,000
Mathew Adam, Lyman O'Donnell; 1 manager.

MARENGO—$5,000
John Rawlings.

MARION—$384,000
Over 44 Ordinary Claims.
Over 10 Industrial Claims.

CLAIMS BY AMOUNTS:
1—$25,000 or over
5— 10,000 to 25,000
3— 5,000 to 10,000
5— 3,000 to 5,000
3— 2,000; 27—1,000

John Bales, John Bazeld, Donald Beckley (Beckley typewriter Company), Jesse Bennett, Robert Bristol, Ola Dennison (C. & O. section laborer), Burr Hamaker, Jonathan Kelley, Albert Laucks, Robert McClain, Berneta Nuss, James Savage, Clyde Schwaner, Sr., Will Scott, Clarence Smith, Kearney Werick (telegraph operator), Joseph Whitacre, Glenn Wilkinson; 1 superintendent, 1 retired. Industrial Company No. 9, 10 claims, $3,429.

MARKLAND—$2,000
Philip Markland.

MARKLE—$2,000
Wm. Harnish.

MARTINSVILLE—$57,000
Charles Hackleman, Howard Shireman. Industrial No. 9, 4 claims, $896.

MAUCKPORT—$2,000
John Lasley.

MEDARYVILLE—$5,000
Frank Rowe, Lena Stiers.

MELLOTT—$5,000
Charles Huff, Charles Webb.

METAMORA—$4,000
Henry Senour.

MICHIGAN CITY—$195,000
August Heitschmidt, George Huchtman (farmer), John Muzalski, Lyman Ohming (treasurer), 1 physician, 1 retired.

MICHIGANTOWN—$2,000
Lee Fickle.

MIDDLETOWN—$6,000
Ward Gale, Horace Goff.

MIFFLIN—$2,000
Ernest Senn.

MISHAWAKA—$143,000
Anna Boles, Remie Derho, Charles Dooley, Walter Hart, Sue Hobbs, William Robbins, Franklin Rodman, Marion Swadener, Frank Tobey.

MITCHELL—$28,000
Frank Haverly, Anna Raab.

MONROE—$5,000
Sylvester Johnson.

MONROEVILLE—$6,000
Franklin Kline, Louis Marquardt.

MONTICELLO—$17,000
Frank Gifford, Paul Hensley, Christena Rice, Chester Russell.

MONTPELIER—$7,000
Russell Albertson, Harley Murray.

MOORES HILL—$4,000
1 farmer, 1 salesman.

MOOREVILLE—$27,000
Eli Anderson, Betty Coleman, Roscoe Moore, Robert Scott, W. Schufflebarger; 1 farmer.

MOUNT ETNA—$3,000
Neva Gustin.

MOUNT VERNON—$47,000
William Freimiller, Fritz Schnack (farmer); 1 grocer, 2 retired.

MUNCIE—$1,635,000
Over 31 Ordinary Claims.
Over 11 Industrial Claims.

CLAIMS BY AMOUNTS:
1—$500,000 or over
3— 25,000 to 50,000
1— 10,000 to 25,000
1— 5,000 to 10,000
9— 3,000 to 5,000
5— 2,000; 11—1,000

Frank Bechtel, George Cromer, Earl Dennis, Frank Dolph, Martha Gullette, Alvin Hoover, Dave Kallmeyer, Dennis O'Meara, Ray Pittinger, William Richson, Bernard Sample, Martha Sherpherd, Harry West (retired), Norman Winters; 1 clerk, 1 Electric Co. executive, 1 factory manager, 1 teacher. Industrial Company No. 9, 11 claims $1,953.

MUSKOGEE—$2,000
Walter Evans.

NAPPANEE—$12,000
Eugene Howenstein, Abby Loudermilk, Francis Mitchell.

NEBRASKA—$3,000
Charles Baker.

NEW ALBANY—$486,000
Over 36 Ordinary Claims.
Over 188 Industrial Claims.
William Bauer, Oscar Crayden, Maud Davis, Rueben Featheringill, George Hauenshild, Charles Hammett, Pat Hinton, Elmer Johnson, Joseph Leist, Wm. Lemp, Jr., Frank Miller, Josephine Moser, Michael Schaefer, John Tegart, Gale Thomas, Wm. Walters; 1 foreman, 2 housewives, 1 lawyer, 1 manager, 1 stone cutter, 1 superintendent. Industrial Companies:—No. 3, 22 claims, $4,028; No. 9, 3 claims, $747; No. 14, 163 claims, $26,873.

NEW AUGUSTA—$4,000
Ona Reames, Audrea Wright.

NEWBERRY—$2,000
Edwin Scott.

NEWBURGH—$12,000
Lewis Taylor (executive); 1 farmer.

NEWCASTLE—$110,000
Harold Hoy, Benjamin Netz. Industrial Company No. 9, 3 claims, $751.

NEW HAVEN—$8,000
Arthur Krauter.

NEW MIDDLETOWN—$2,000
Ed. Wolfe.

NEWPORT—$9,000
Barton Aikman.

NEW SALEM—$2,000
Edwin George.

NOBLESVILLE—$58,000
Harry Arthur, James Edwards, William Mutter John Woodard.

NORTH MANCHESTER—$47,000
George Balsbaugh; 1 housekeeper.

NORTH SALEM—$2,000
Lewis Hays.

NORTH VERNON—$27,000
Israel Ades, Delbert Poer. Industrial Company No. 9, 2 claims, $590.

OAKLAND CITY—$6,000
Luda Ashby, John McGowan.

OCKLEY—$2,000
Harvey Clawson.

OAKTOWN—$5,000
Lib Wolfe.

ODON—$5,000
Ray Wallick.

OSGOOD—$14,000
Orlando Jenkins, George Wagner.

OSSIAN—$4,000
Albert Numbers.

OWENSVILLE—$15,000
Larkin Mauck, Mary Moore; 1 minister.

OXFORD—$5,000
Arthur Cooper.

PAOLI—$8,000
Frank Headington; 1 barber.

PENNVILLE—$20,000
Hal Coffel, Charles Denny.

PERU—$137,000
Edgar Coblentz, Earl Collins, Floyd Conner, Ford

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

FACTS AND FIGURES THAT SPEAK

Concerning

INDIANAPOLIS LIFE INSURANCE COMPANY

A Legal Reserve, Mutual Company, Organized in 1905

"QUALITY, SERVICE, SAFETY FIRST"

Throughout its thirty-two years in business, the INDIANAPOLIS LIFE INSURANCE COMPANY has strictly adhered to the original pledge, "TO KEEP QUALITY, SERVICE and SAFETY FIRST."
Well rounded, substantial growth, a remarkable record through the years attest to the wisdom of this course.

AMONG TOP TEN IN PERCENTAGE OF GAIN IN 1936

Among Companies with over $100,000,000.00 of Insurance in Force, the Indianapolis Life stood in the FIRST TEN among all Companies in percentage of Gain of Insurance in Force in 1936.
TOTAL INSURANCE IN FORCE (Paid Basis)
March 31, 1937 over $101,300,000.00

AN OUTSTANDING SEVEN YEAR RECORD
Summary of Gains Made from 1929 to 1937

ASSETS INCREASED	78.4%
Assets, December 31, 1929	$10,455,621.25
Assets, December 31, 1936	18,649,487.22
Increase	8,193,865.97
SURPLUS INCREASED	89.8%
Surplus, December 31, 1929	647,030.55
Surplus, December 31, 1936	1,228,580.25
Increase	581,549.70

In addition to these gains, the Company paid $11,314,144.58 to policyholders and beneficiaries during these years.
Agency opportunities in Indiana, Illinois, Michigan, Ohio, Texas, Iowa, Minnesota, North Carolina, California and Florida.

INDIANAPOLIS LIFE
INSURANCE COMPANY

Edward B. Raub, President
A. H. Kahler, Supt. of Agents

Indiana—Continued

Dewart, Florence Heitzman, Treva Kantzer, Will Kratt, Paul Menzel (machinist), Willie Rust; 1 manager, 1 merchant, 1 retired.

PETERSBURG—$24,000
Allie Sorgins; 1 insurance man.

PLAINFIELD—$4,000
Martha Delong.

PLYMOUTH—$46,000
Charles Anderson, Seymour Jakway, Lloyd Morris, Jennie Nye, Charles Shadel.

PORTLAND—$22,000
Frank Gillespie, Jesse McKinney, Thomas Perdieu (retired), John Reed; 1 attorney.

POSEYVILLE—$2,000
Isaac Reynolds.

PRAIRE CREEK—$5,000
Clarence Petty (grocer).

PRINCETON—$67,000
Benjamin Brinkman, Henry Chambers, John Orth, William Raney; 1 housewife. Industrial Company No. 9, 2 claims, $520.

PUTNAMVILLE—$2,000
George Moreland.

QUINCY—$3,000
Basil Stevens.

RENSSELAER—$38,000
John Eger (merchant).

RICHMOND—$406,000
Over 41 Ordinary Claims.
Over 198 Industrial Claims.
Fred Arnold, Wm. Arnold, John Barrett, William Bartel, Jr., Philip Birck, Glen Bromley, Edward Burchette, Mary Burke, Charles Coffman, Harry Fling, Oren Fouts, John Green, Herman Miles, Russell Phares, Ellis Porter, Jr., Arthur Slosser, Harry Swindell, Walter Templin, Martindale Thompson; 1 conductor, 1 merchant, 1 physician, 1 retired, 1 salesman. Industrial Companies—No. 9, 9 claims, $3,508; No. 14, 189 claims, $26,263.

RIDGEVILLE—$5,000
Robert May, Forrest Pursley.

ROANOKE—$8,000
William Frantz.

ROCHESTER—$27,000
Mary Miller, Wm. Mohler, Clarence Renbarger (merchant), Edward Rush, Morton Souder.

ROCKPORT—$16,000
Grenade Axton (undertaker), Nannie Jones.

ROSEDALE—$2,000
Anne Davey.

RUSHVILLE—$19,000
Taylor Smith; 1 merchant.

RUSSIAVILLE—$5,000
Abram Hollingsworth.

SALEM—$14,000
Housekeeper.

SCHERERVILLE—$5,000
Andrew Doctor.

SCOTTSBURG—$6,000
Elijah Gladden.

SELLYVILLE—$2,000
Louise King.

SEYMOUR—$26,000
William Schoenfelder. Industrial Company No. 9, 3 claims, $571.

SHARPSVILLE—$8,000
Elizabeth Grishaw.

SHELBURN—$9,000
James McHugh (merchant).

SHELBYVILLE—$138,000
Frank Ray, Frank Rembusch, Carry Thompson, James Wharton. Industrial Company No. 9, 4 claims, $882.

SILVER LAKE—$3,000
Charles Teeter.

SOUTH BEND—$1,573,000
Over 186 Ordinary Claims.
Over 346 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$50,000 or over
8— 10,000 to 25,000
5— 5,000 to 10,000
11— 3,000 to 5,000
21— 2,000; 140—1,000

Peter Ahrens, Irvin Best, Chas. Bridge, Peter Burgener, Olen Clark (restaurateur), Mike Chleboroski, Elizabeth Csliag, Cora Culp, Nyle Davis, Bruno DePorter, Anthony Dian, Imre Dovanczki, John Egbert, John Eneberlin (operator filling station), Ruben Feferman (auto salesman), Erastus Foster, Thomas Gorecki, Aloysius Grzezinski, Hilton Hammond, Friederich Hase, Lawrence Johns, Dave Kanczuzewski, John Karczewski, Paul Koerth, Arthur Kuntz, Antal ' Kvotidian, Leonard Lang, Mary Lange, Rene Lanchsweerdt, Francis Lavengood, Gladys Lindley, Joseph Lucas, Roy Lowman, Alex. Markus, Luther Martin (traffic man), Wanda Martin, George Miller, George Mueller (clerk).

Ksawery Nowak, John Pacay, Rosetta Pain, Paul Palicki, Lena Paskiet, Harry Perkins (steam fitter), Joseph Petrie, George Paul (opometrist), Richard Peterson (clerk), Carl Reinking, David Rice, August Scheu, Martin Sedlachek, James Slagle, Robert Schnelle, Roy Simmons, John Stall, John Strzelecki, Chas. Tohulka, Gerald Teeter, Adolph Tessely, Joe Torok, Mary Toth, Vilma Toth, Omer Troup, James Upp, Frank Ujj, Stephen Varga, Ignacz Vilez, Wm. Walker, John Weber, Fannie White, Frank Wisniewski, Stella Woodka, Joseph Wozniak, Raymond Wroblewski, Albert Zeitler; 1 electrician, 1 housewife, 1 laundry superintendent, 1 merchant, 1 restaurateur. Industrial Companies—No. 3, 109 claims, $23,591; No. 9, 14 claims, $3,470; No. 14, 223 claims, $39,008.

SOUTH GARY—$4,000
Wm. Schmidt.

SOUTH WHITLEY—$9,000
James Cordill, Fred Hartle; 1 farmer.

STROH—$2,000
Homer Smith.

SULLIVAN—$24,000
James Maple. Industrial Company No. 9, 3 claims, $762.

SUMMITVILLE—$6,000
Industrial Company No. 9, 2 claims, $507.

SWAYZEE—$2,000
Bert Smith.

SWITZ CITY—$2,000
Harley Shilkett.

SYRACUSE—$12,000
Maxwell Culler, Helen Shock.

TABOR—$4,000
Joseph Dalton.

TELL CITY—$63,000
Ben Brune; 2 laborers.

TEMPLE—$2,000
Robert Lawless.

TERRE HAUTE—$1,427,000
Over 75 Ordinary Claims.
Over 428 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$50,000 or over
1— 25,000 to 50,000
10— 10,000 to 25,000
4— 5,000 to 10,000
15— 3,000 to 5,000
9— 2,000; 35—1,000

Roy Barclay, Orville Black, Earl Brackney, Louis Bean, John Beasley, Joseph Blair, Ross Brewer, Everette Cole, Earl Cromwell, Elmer Deeter, William Dehler, Clarence Everly Sr., James Gillis (druggist), Thomas Gregory, Chas. Hays (coal dealer), Sherman Henderson, Frank Higgins (professor), Linnaeus Hines, Victor Holliday, Charles Kelley, Harry Kelshaw, John Kendall, Calvin Lewton, Sallie McCann, Thomas McKanna, Florence Mace, Mary Mullis, Margaret Poths, Maud Powers, Jennie Rice, Chas. Sherwood, Marion Suerth (butcher), Benj. Taylor, Thomas Ward, Eldon White, T. Zimmerman. Additional partial list by occupations: Attorney, cashier, engineer, executive, farmer, haberdasher, 2 housewives, insurance superintendent, pastor, pharmacist, retired, secretary. Industrial Companies—No. 2, 84 claims, $19,864; No. 9, 20 claims, $5,718 No. 14, 324 claims, $60,281.

THORNTON—$13,000
Chase Curtis.

UNION CITY—$29,000
Thomas Coby, Lovina Kemp, Mary Moffett, Nova Powers.

UNION MILLS—$2,000
Lena Kalwitz.

VALPARAISO—$115,000
Julius Albe, Stephen Corboy, Christian Gruenest, John Maaker (motorman); 1 company superintendent.

VAN BUREN—$7,000
Dudley Banter (retired). Sam Dryer, Landess White.

VEEDERSBURG—$3,000
Inez Dillon.

VELPEN—$2,000
Diven Brown.

VEVAY—$27,000
Wilford Bennett, Dilver Benedict, Milo Gaudin, Fred Haskell.

VINCENNES—$297,000
Over 23 Ordinary Claims.
Over 229 Industrial Claims.

Clarence Banter, William Cisney, Ira Clark, Raymond Ecker, Mayd Goss, Lucinda Hadden, John Highsmith, Victor LeFebvre, Ida McQuade, Seth Morgan, Joseph Norris, John Oten, Alvin Perkins, Della Roberts, Elzie Shaffer, Mary Threlkeld, Bertha Tretter, Charles Thurgood, Jr., August Wolf, Elijah Williamson. Industrial Companies—No. 9, 5 claims, $1,690; No. 14, 224 claims, $41,365.

WABASH—$167,000
Charles Conner, Ben Hiner, Archie Laudenbarger, Charles Palumbo, John Schuster, Jesse White; 1 manager, 1 salesman.

WALKERTON—$6,000
Marjorie Malstaff, Alexander Warner.

WANATAH—$2,000
Elmer Marks.

WARSAW—$32,000
Fred Fitch, Homer Mason, Robert McLaughlin; 1 farmer.

WASHINGTON—$81,000
Nancy Clements, Em. Evans, Mary Hart; 1 retired.

WAVELAND—$5,000
Claude Goodwin.

WAYMANSVILLE—$2,000
Lilly Barker.

WEST LAFAYETTE—$93,000
Otis Roberts, George Spitzer.

WESTPORT—$10,000
James Conwell.

WHEATLAND—$2,000
Sadie Carnahan.

WHITELAND—$2,000
John Powers.

WHITING—$134,000
John Behal, Hamilton Greig, Geo. Gurik, Daniel Heyden, John Hunter, Walter Lease, Barbola Szany, Felex Wiak, Peter Zajac; 1 insurance agent, 1 proprietor. Industrial Company No. 9, 3 claims, $1,682.

WILLIAMSPORT—$11,000
Hary Winks; 1 well contractor.

WINAMAC—$13,000
Melvina Capps, Joseph Smith.

WINCHESTER—$48,000
Arthur Bevitz (farm owner), Horace Pash, Ralph Stump.

WINSLOW—$7,000
Charles Polk.

WINGATE—$2,000
Elwood Gray.

WOLCOTT—$6,000
Bessie Humphreys, Edwin Kendall.

WOLF LAKE—$2,000
Nicholas Herron.

WYATT—$9,000
Jefta Gerber.

YODER—$2,000
Henry Springer.

YORKTOWN—$8,00
Howard Warfel.

ZANESVILLE—$2,000
Dale Farrell.

Names in each town are only a partial list of claims paid during 1937.

IOWA

Total Payments in State.....$35,600,000
Rank in Payments.....17th
Rank in Population.....19th
Payments Per Capita.....$14.00

ACKLEY—$6,000
Marvin Dunlap.

ADAIR—$3,000
Samuel Woods.

ADEL—$25,000
Anna Myers.

AFTON—$3,000
Clement Perry.

AGENCY—$10,000
Charles Johnson, Willis Smith (farmer); 1 farmer.

ALBERT CITY—$4,000
Clarence Garton, Fred Snyder.

ALBIA—$19,000
Daniel Watkins; 1 retired.

ALBION—$23,000
Fred Houghton.

ALBURNETT—$5,000
Eldon Kirk.

ALGONA—$41,000
Mary Burtis, Henry Lavrenz, Edward Murtagh, Harold Sorenson.

ALTON—$9,000
Samuel Lincoln.

AMES—$118,000
Charles Anthony, Cecilia Goodell, Bessie Hensing, James Judge, Edward Meredith, Almon West, Henry Woodruff.

ANAMOSA—$30,000
Harry Alspaugh, John Martensen, Charles Strickel.

ANKENY—$24,000
Oley Landey.

ARCHER—$6,000
James McNeill.

ARLINGTON—$10,000
Ralph Slight.

ARMSTRONG—$8,000
August Futterfield, Edwin Phillips, William Stuart.

ASHTON—$9,000
Fred Thom.

ATLANTIC—$51,000
Roscoe Clark, Francis Meehan, Richard Storer, Jacob Taylor; 1 farmer.

AUBURN—$3,000
John Cline.

AUDUBON—$27,000
Petrea Kruse, Paul Wickland, William Wilson.

BAGLEY—$5,000
James Crippen, Joseph Ecklin.

BANCROFT—$46,000
John Devine, Royal Hutton (retired editor); 1 merchant.

BATAVIA—$2,000
Lowa Hoskins.

BAYARD—$5,000
Alfred Betts.

BEAMAN—$9,000
Robert Frasher.

BEDFORD—$21,000
Alice Knoles, John Larison (farmer).

BELLE PLAINE—$33,000
Fred Draper, James Lamer (farmer).

BELLEVUE—$8,000
George Deppe, John Ernest.

BELMONT—$9,000
Truair Davenport.

BENTLEY—$3,000
Joe McClellan.

BETTENDORF—$96,000
Hilding Abramson, Frank Davis (Company Secretary), Emil Schroeder, Anna Stanulty; 1 manager, 1 policeman.

BLAIRSBURG—$3,000
Jessie Farley.

BLOOMFIELD—$38,000
Thomas Higbee, Jack Wray, Joseph Yates.

BONDURANT—$6,000
James Pritchard (farmer), Percy Tufts.

BOONE—$88,000
Lulu Dutton, John Jons, Melvin Kitchen, Guy Mosher, John Ross..

BRITT—$41,000
John Hammill.

BUCHANA—$5,000
Daniel Frederick (hotel owner).

BUFFALO—$3,000
Wm. McCullough.

BURCHINAL—$3,000
Gordon Rethamel.

BURLINGTON—$878,000
Over 59 Ordinary Claims
CLAIMS BY AMOUNTS:
2—$25,000 to $50,000
3— 10,000 to 25,000
8— 5,000 to 10,000
9— 3,000 to 5,000
14— 2,000; 23—1,000

Alice Anderson, Michael Bogenschutz, Max Bruhl, John Coenenberg, William Eaton, Jacob Elenz (watchman), Herman Grothe, Fred Isermann, Wm. Kale (elevator repairman), Lucy Kauffman, Louise McCormick, Augustus Miller, Emanuel Miller, Theodore Niemann (grocer), Frank Ober, Sr., Maude Peterson (bookkeeper), John Pratt, Peter Stuck, George Weik, Fred Wunderlick; 1 attendant, 1 farmer, 1 manager, 1 salesman.

BURR OAK—$6,000
John Gates, Nellie Headington.

BURT—$5,000
William Koestler.

(Continued on next page)

OUTSTANDING!

By these standards:

Prompt Payment of Claims.

Service to Policyholders and Agents.

Financial Stability.

Aggressiveness.

Management.

Liberal Policy Contracts.

It offers you an ideal agent's contract and will take a personal interest in your welfare. If interested write

LEE J. DOUGHERTY, PRESIDENT & GEN'L MGR.

GUARANTY LIFE INSURANCE COMPANY

Davenport, Iowa

Iowa—Continued

CALMAR—$3,000
Milton Peterson.

CAMANCHE—$3,000
Chas. Beckwith.

CAMBRIDGE—$3,000
Fredricks Larson.

CARLISLE—$9,000
Lee Mott, Margaret Preston.

CARROLL—$23,000
Henry Scharnweber; 1 clothing merchant.

CASEY—$4,000
Lawrence Diebold.

CEDAR FALLS—$91,000
Jens Johnson, Frank Ramer, John Slutts, Claude Smith; 1 photographer.

CEDAR RAPIDS—$913,000
Over 87 Ordinary Claims
Over 39 Industrial Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
3— 25,000 to $50,000
4— 10,000 to 25,000
9— 5,000 to 10,000
12— 3,000 to 5,000
16— 2,000; 42—1,000

Joseph Bain, Peter Buch, Joseph Buresh, Dwight Davis (machine oiler), William Dempsey, John Dinwiddie, Eugene Fagan, Thomas Gorman, Alden Haldeman, Maggie Hibell, Wm. Hoblitzell (cashier), Jennie Hoffman, Milo Hronek, Henry Hulbert, James Johnson, John Kincade, Leonard McDonald, Joseph Martin, Adolph Munson, George Nemec, Orrie Olney (executive), Pete Olson, Nannie Oswald, Leo Polansky, Sterling Preston, Amberg Ramsay (stenographer), John Romdall, Mabel Rugh, Margaret Schissel, Frank Sejnoha, Eugene Shaw, Thomas Sherman (manufacturer), Chas. Toeller, Louis Tomasek, Alice Welch, William Wenke, DeWitt Wilcox, Edward Winslow (traffic manager); 1 retired, 1 contractor, 1 furrier, 1 grocer, 1 owner filling station, 1 registrar, 1 retired, 1 undertaker. Industrial Company No. 3, 39 claims, $10,291.

CENTERVILLE—$64,000
David Clemens (carpenter), Herscel Huffman.

CENTRAL CITY—$19,000
Frank Svoboda.

CHARITON—$60,000
John Flatt, Jr., Don Laird.

CHARLES CITY—$41,000
Edward Kraus, Virgil Lambkin, Louis Laun, Larry Waudby.

CHARTER OAK—$40,000
John Kortmann.

CHELSEA—$3,000
Arthur Chaloupek.

CHEROKEE—$92,000
Thomas McCulla, William Menter, Tessie White.

CHESTER—$3,000
Stella Birkeland.

CHURDAN—$21,000
John Flanagan, Loven Stream.

CINCINNATI—$5,000
Hugh Steel.

CLARENCE—$3,000
William Sonnemaker.

CLARINDA—$160,000
Wiley Craig, Max Kaufman, Edwin Lisle (manufacturer), Louis Montgomery (teamster), George Richardson; 1 executive, 1 manufacturer, 1 retired.

CLEAR LAKE—$43,000
Alvin Watson.

CLINTON—$302,000
Over 38 Ordinary Claims
Clyde Beagle, Frank Burrows, Lewis Goff, Sr., Bernhard Jacobsen, Knudt Johannsen, Harold Kelly, Lee Kelly, Edward Krieger, Warren Meeker, Thomas Mooney, Sara Robb, Sidney Robb, Agnes Roman, Fred Westphal, George Willis.

COLESBURG—$14,000
Farmer.

COLFAX—$8,000
Lewis Main.

COLLINS—$23,000
Floyd Kingman.

COLORADO—$5,000
August Clatt.

CONRAD—$8,000
Farmer.

CONROY—$4,000
Bank agent.

COON RAPIDS—$11,000
James Cook, Edward Frohlich, Grace Jones.

CORNING—$24,000
Frederick Gillet.

CORRECTIONVILLE—$25,000
Walter Schneckloth.

CORYDON—$26,000
Hollie Bracewell (lawyer), Nell Corbin, Olives Gibbs (farmer), Harry Logan.

COTTER—$5,000
Chancey Stapp.

COUNCIL BLUFFS—$628,000
Over 44 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
1— 10,000 to 25,000
3— 5,000 to 10,000
9— 3,000 to 5,000
10— 2,000; 20—1,000

Frank Alger, Robert Bock, Homer Boyle, George Clark, Oliver Ellithorpe, A. Hanchett, Carl James, James McCann, Myrtle Madsen, John Matheson, Louis Nelson, Jay Quick, Henry Reints, Woolf Solomonow, Cecil Stech, Mathilda Storm, Maude Walton; 1 manufacturer, 1 plumber, 1 surgeon.

CRESCENT—$3,000
Wm. Emery.

CRESCO—$8,000
Wilhelm Rathert, Agnes Sobolik.

CRESTON—$98,000
George Alexander, John Andrews (farmer), Scott Armstrong, Cliriss Belding, Edwin Keith (insurance agent), John Reid.

CYLINDER—$6,000
Blanche Bounds, Geo. Grammels.

DANA—$3,000
Willie Grivey.

DAVENPORT—$1,087,000
Over 75 Ordinary Claims
Over 141 Industrial Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
5— 25,000 to 50,000
7— 10,000 to 25,000
6— 5,000 to 10,000
15— 3,000 to 5,000
13— 2,000; 28—1,000

Chas. Claussen (florist owner), Barbara Costella, Charles Cross, Michael Dailey, William Dunker, Louise Eckhardt, Peter Foufas, Augustus Gould (contractor), Rev. William Guinan, John Higgins, Floyd Huntington, Chas. Incza, Christian Jappe, Leighton Juda, August Koenig, Wm. Ley (coal dealer), Walter Leyerly, Dora Lowe, Chas. Mathews, Charles Moeller, John Moore, Herman Schoo, Harvey Snoke (attorney), Hy. Steffen, Hy. Talkenberg, Kenneth Thomas (bus driver), Herbert Tyler, Wm. Welch, Herman Wesenberg (night chief operator), Dora Wright; 1 carpenter, 1 company secretary, 1 lumber dealer, 1 manager, 1 owner Storage Co., 1 physician, 2 realtors, 1 secretary Button Co., 1 stenographer, 1 student, 1 vice-pres. Cement Co. Industrial Co. No. 3, 141 claims, $34,819.

DECORAH—$12,000
Mathias Moe, James O'Brien, Archie Woodward.

DEDHAM—$4,000
Thomas Phillips.

DELMAR—$40,000.
Earl Franklin.

DELTA—$4,000.
Almyra Roat.

DENISON—$64,000
Catherine Cavanaugh, Elmer Mill, Jacob Rusterholz, Jr., Rex Smith; 1 housewife, 1 physician.

DENMARK—$6,000
Charles Flint; 1 merchant.

DES MOINES—$2,840,000
Over 213 Ordinary Claims
Over 111 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
2— 50,000 to 100,000
4— 25,000 to 50,000
10— 10,000 to 25,000
17— 5,000 to 10,000
44— 3,000 to 5,000
35— 2,000; 100—1,000

Mable Adkison, Clarence Aitkin, Wm. Anderson, Charlie Atwood, Lewis Barge, Gustav Baumeister, Dr. Lincoln Beaver, Joseph Blum, Orval Bodger, Carl Bray, Chas. Brodreck (dealer), Winnina Brownson, Chas. Bruner, George Carr, Rosetta Clark, I. P. Connors, Samuel Corey, David Craig, Minnie Crook, Alex Cummings, George Deskin, Arthur Ellis, Harvey Fisher, Agnes Hermansen, Daniel Morton, Henry Horton (salesman), Charles Houser, Geo. Hughes, Mary Hughes, Clyde Hull, Esther Hutt, Swan Johnson, William Jordan, Nellie Kiefer, Jesse Kimmel, John Kraemer, Cora Larson, John McDermott (funeral director), Arthur McGee, Delnore Manning, Chas. Masteller (retired), Belle Merrill, Louis Michels, Annie Murphy.

Alice Nash, James O'Brien, Jr., Lucian Oliver, Robert Perry, Wallace Peterson, Hazel Petty, John Poland, Charles Rawson (executive), Harry Reed, Harry Rex, Frances Rice, Wilson Ries, Vera Rishel, John Roney, Charles Ross, Aaron Scruby, Hyran Sheldon (traffic manager), Myra Sheuerman, John Simons, Robt. Smith, Guy Spragg, Clarence Thomas, Ruby Tillmont, Ralph Townsend, Emma Tschantz, Olive Tucker, Will Tyler, Harry Willits, William Wise, Burdette Witters, Joseph Zipfel (fruit broker); 1 college dean, 1 druggist, 1 Harvester Company manager, 1 heating engineer, 2 housewives, 1 merchant, 1 minister, 1 Pipe and File Company executive, 1 realtor, 1 recorder, 1 retired, 1 retired lumberman, 1 traveling salesman, 1 truck driver, 1 undertaker. Industrial Companies:—No. 3, 92 claims, $22,165; No. 15, 9 claims, $1,917.

DEWITT—$9,000
Samuel Walker.

DEXTER—$5,000
Leroy Belden.

DICKENS—$6,000
William Hargrave.

DIXON—$5,000
Charley McFarland.

DONNELSON—$7,000
Charles Holdefer, Lulu Holdefer.

DOWS—$4,000
Charlie DeGarmo.

DUBUQUE—$536,000
Over 53 Ordinary Claims.
CLAIMS BY AMOUNTS:
3—$25,000 or over
2— 10,000 to 25,000
10— 5,000 to 10,000
6— 3,000 to 5,000
11— 2,000; 21—1,000

Joe Benzer, Frank Foster, Meyer Goodman, Emily Herd, Allan Kane, Fred Kretschmer, Richard Murphy (tax counsellor), Homer Newton, Wilson Roller, Wilfred Richard, Elmer Schulting, Fred Sievers, Lafayette Smith, Elizabeth Sullivan, Eldon Zwack; 1 cabinet maker, 1 clerk, 1 dealer, 1 draftsman, 2 lawyers, 1 painter, 2 physicians, 1 retired, 1 sales manager.

DUDLEY—$3,000
Edwin Larson.

DUNLAP—$33,000
Perry Ingersoll, John Jones, Albert Stephen (contractor).

DYERSVILLE—$14,000
1 housewife, 1 retired.

EAGLE GROVE—$29,000
Oscar Hobbet, Christ Myklebust; 1 lawyer.

EARLVILLE—$45,000
Chas. Hamblin, Frederick Klaus, Ina Phillips; 1 teacher.

EARLY—$6,000
George Hamm.

EDDYVILLE—$9,000
Farmer.

ELDORA—$22,000
Geo. Ribbing, Mabyl Sellers; 1 farmer.

ELKADER—$9,000
Harold Cook.

ELMA—$8,000
Joseph Meirick.

ELY—$4,000
Chas. Clark.

EMERSON—$9,000
Edwin Jenks (farmer), Edward Jones, Jr.; 1 farmer.

EMMETSBURG—$24,000
Christie Conlon.

ESTHERVILLE—$88,000
Leon Bennett, Ariel Brown, Eric Juhl, Edwin Strube; 1 merchant, 1 retired decorator.

EXLINE—$3,000
James Adams.

FAIRBANKS—$4,000
Irvin Richards.

FAIRFIELD—$72,000
Wm. Baker, Sanford Bray, Clyde Graham, Mayme Hancock, Wm. Harris, John Hicks (asst. mgr. Telepone Co.), Joseph Howell, Samuel Russell; 1 bookbinder, 1 manager.

FARLIN—$5,000
Wm. Banning.

FAYETTE—$9,000
Richard Otley; 1 farmer.

PONDA—$8,000
Henry Dorton.

PONTANELLE—$10,000
George Perry.

FOREST CITY—$19,000
Lumber yard mgr.

FORT DODGE—$192,000
Rudolph Dencker, Hans Fredrickson, William George, Edwin Gibson, G. Hendrickson, Peter Holmquist, L. Pollard, Mary Tolen; 1 clerk, 1 teacher.

FORT MADISON—$118,000
John Chott, Leo Gibson, Mary Niggemeyer, Jos. Ochsner, Rosalie Pollard (Auto Sales Co. owner); 1 store owner, 1 tobacconist.

GARNER—$10,000
Frank Geddes; 1 teacher.

GARRISON—$8,000
Clark Johnson.

GEORGE—$4,000
Frederick Ripley.

GIBSON—$10,000
T. Johnston, Ellen Wilkinson.

GILMAN—$9,000
Sam McMullin, Gladys Strand.

GILMORE CITY—$19,000
Physician.

GIVIN—$5,000
George Colville; 1 farmer.

GLENWOOD—$29,000
James Edwards, Geo. Mogridge; 1 farmer.

GLIDDEN—$11,000
Elmer Coulter, William Seeden.

GOLDFIELD—$12,000
George Keister, Verne Kenney; 1 farmer.

GOWRIE—$8,000
Robert Bloomquist, James Pirie.

GREENE—$9,000
Dorotha Ott.

GREENFIELD—$25,000
Bessie Alley.

GRINNELL—$51,000
George Blagg, George Hafkey.

GRISWOLD—$3,000
Frank Morford.

GRUNDY CENTER—$47,000
Ralph Geiter, Glenn Strickler.

GUTHRIE CENTER—$9,000
Wm. Cloe (farmer).

GUTTENBERG—$5,000
Herman Reimer.

HAMBURG—$18,000
John Brunsdon, Lillie Holliman.

HAMPTON—$51,000
Andrew Luke, Wm. Riddle; 1 physician.

HARLAN—$56,000
Rae Erickson, Harold Langsett, Max Seeger.

HARTLEY—$4,000
Lizzie Meiske.

HASTINGS—$8,000
George Wilson.

HEDRICK—$10,000
Irvin Danels.

HEMPTON—$26,000
Andrew Luke.

HIGHLANDVILLE—$4,000
Merchant.

HOLSTEIN—$6,000
Fred Jathro, Hiram Leonard.

HOPKINTON—$3,000
Merchant.

HULL—$5,000
John Miller.

HUMBOLDT—$19,000
John Chamberlin, Dennis Krouskup (retired), Bernard Vonderhaar.

HUMESTON—$4,000
Morley Beakler.

IDA GROVE—$47,000
Mathew White; 1 farmer, 1 farmer and school bus driver; 1 lawyer, 1 milliner.

INDEPENDENCE—$58,000
John Hansen, Arthur Pingre, Darl Pomeranke, Thos. Reimer, Anna Sloan, John Umhoefer, Otto Van Laningham; 1 coal merchant, 1 publisher, 1 retired.

INDIANOLA—$47,000
Clint Price, Aaron Proudfoot; 1 farmer.

IOWA CITY—$388,000
Over 42 ordinary claims.
Dr. Howard Beye, Charles Borts, Vernon Bothell, Thomas Davis, William Evans, LeRoy Fay, Charles Holoubek, Anna Kasper, Edw. Koser, Florence Kuehl, Roy Lee, Thos. Marlas, Henry Walker, Clifford Williams; 1 attorney, 1 clerk, 1 farmer, 1 laborer, 2 retired, 1 surgeon.

IOWA FALLS—$23,000
Sherman Dyer, Jr., Naomi Plicher, Glenn Taylor.

IRWIN—$3,000
Bruce Barnett.

JEFFERSON—$36,000
Varal Anderson, Jas. Gilbert, Fred Kendall (restaurateur).

JOLLEY—$8,000
David Myers, Emma Scheidegger.

KALONA—$3,000
Ray Patterson.

KAMRAR—$3,000
Henry Hinderks.

KANAWHA—$12,000
Joseph Englet (carpenter), John McCorkle (road patroler).

KEOKUK—$257,000
Over 25 Ordinary Claims.
Charles Abell, Theodore Atterberg, Edw. Craig, John Craig, Mitchell Cunningham, John DeJong, John Heineman, Richard Lee, Richard O'Shea (waiter), George Stahl, Henry Walker; 1 attorney, 1 housewife.

KEOSAQUA—$14,000
Julian Calhaun, Archie Dietzman (farmer), George Matheson, John Therme; 1 farmer.

KEOTA—$24,000
James Hotchkiss, Thomas Morris, Ben Sanders.

KEYSTONE—$3,000
Fred Schenken.

KIMBALLTON—$5,000
Louise Elmquist.

KINGSLEY—$7,000
Edwin Murray, Harris Slutz.

KIRON—$4,000
Lester Sandstrom.

KNOXVILLE—$86,000
Herbert Ballamy, Arlene Covey, Wm. Roberts (furniture dealer and undertaker), William Wetherall; 1 barber.

LACONA—$3,000
Ernest Goff.

LAKE CITY—$21,000
Thomas Ochampaug, Eugene Popejóy, Jesse Ripley, James Spencer.

LAKE MILLS—$15,000
Ingebrit Martinson, Nels Thoe; 1 farmer.

LAKE PARK—$3,000
Frank Moore.

LAMBS GROVE—$5,000
Cornelius Strand.

LAMONI—$18,000
Isaac Overman.

LA PORTE CITY—$26,000
Louis Bell, Gladys Bible, Amos Osborn, Carlos Powell (manufacturer); 1 farmer.

LARCHWOOD—$4,000
Dentist.

LAWTON—$5,000
Paul Perrenoud; 1 farmer.

LE CLAIRE—$4,000
Charles Clark.

LEEDS—$4,000
Russell Harrison.

LEHIGH—$8,000
R. Jackson.

LE MARS—$29,000
George Hannasch.

LEON—$12,000
Fred Hurley, Glen Petticord (farmer), Carlos Stiles, Charles Wright.

LETTS—$4,000
Jacob Garrett.

LIDDERDALE—$3,000
Charles Subbert.

LIPTON—$7,000
Raymond Chapman (farmer).

LOCUST—$8,000
George Ruffridge.

LOGAN—$15,000
Della McBridg; 1 stenographer.

LOHRVILLE—$5,000
Ellen Winkelman.

LONE TREE—$8,000
James Carl.

LORIMOR—$3,000
Carl Hurt.

LYNNVILLE—$4,000
Charles Macy.

McGREGOR—$18,000
Chas. Davis.

MACEDONIA—$5,000
Ransom Harris.

MADRID—$7,000
C. Adams (bookkeeper), Imogene Miller.

MALLARD—$3,000
Louis Wenig (farmer).

MALVERN—$19,000
Helen Wortman, Wm. Wortman.

MANILLA—$8,000
Joseph White.

MANSON—$27,000
John Bernd, Sara Henn, John Messinger.

MAPLETON—$3,000
Peter Hars (farmer).

MAQUOKETA—$17,000
John Eifler, John Flathers, Walter Ogden.

MARCUS—$21,000
Perry Derthick, Raymond McDonald, James Walsh.

MARENGO—$22,000
Anna Hladky, Murland Sandvig.

MARION—$41,000
Wm. Black, William Schrimper (salesman), 1 stone-mason.

MARSHALLTOWN—$140,000
Over 32 Ordinary Claims.
Elmer Alsbaugh (retired), Lewis Dobbins, Christian Hager, Albert Hoover, Georgiana Jenks, Loran Keyser, Lewis Krone, John Parks, Mildred Richard, Cora Russell, Vera Southwick, Playford Sparks, Tom Thompson, Oscar Wulff; 1 laundryman.

MASON CITY—$341,000
Over 35 Ordinary Claims.
Geo. Chambers (music dealer), Darrell Chapman (student), Albert Dye, Vincent Farrell, Henrietta Hirsch, Marquis Marsden, Rebecca Nancolas, Simon Pearce, Clinton Shipley, William Spence, Jas. Swelger, Frank Tesene, Charles Vail, Jesse Wedman, Milton Wimmer; 1 doctor, 1 farmer, 1 realtor.

MEDIAPOLIS—$11,000
Michael Downey, Ella Nelson, Anton Nickelsen.

MELROSE—$4,000
John Ryan.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

Iowa—Continued

MENLO—$6,000
Ella Heater, Donald McBain (farmer), Roland Sauborn (farmer).

MERRILL—$5,000
George Dennler, Geo. Hauser.

MILFORD—$41,000
1 farmer, 1 priest.

MILTON—$17,000
Harry Woodhouse (farmer).

MINGO—$3,000
John DeReus.

MISSOURI VALLEY—$36,000
Duane Adams, Austin Chisman, James Egan, Albert Fisher.

MONONA—$4,000
Henry Honn.

MONROE—$5,000
Howard Heffelfinger.

MONTEZUMA—$9,000
Homer Warwick.

MONTICELLO—$17,000
Marvin Bartlett, Geo. Maire, Jos. O'Rourke, Chas. Reynolds.

MOUNT AYR—$25,000
Ada Beall, Wm. Beall, Charles Porter (butcher), Erastus Reed, Noah Reynolds (farmer).

MOUNT PLEASANT—$47,000
Bertha Iles, Clara Johnson, Samuel Fyle, Warren Rukgaber, Grover Traut, William Warwick.

MOUNT UNION—$4,000
William Buchanan.

MOUNT VERNON—$19,000
Harry Kelly, Kenneth Kleineck.

MOUNT ZION—$2,000
Liddie Liddle.

MOVILLE—$5,000
John Kamm, Philip Kay, Wadel Spangler.

MUSCATINE—$173,000
Richard Anderson, Fred Chatfield, Henry Fack (secretary), Mary Fuhlmann, Frank Gould, Ella Maynahan, F. Pratt, Frank Schwertfeger (bottling worker), Dr. Wm. Stirlen; 1 food merchant, 1 secretary.

MYSTIC—$12,000
Dayton Scott.

NASHUA—$23,000
Bakery owner.

NASHVILLE—$4,000
Theatre owner.

NEVADA—$64,000
Ransom Dobbertin.

NEWELL—$9,000
James Brown, Bernice Jensen.

NEW HAMPTON—$43,000
Francis Feeney, Martin O'Neill (bookkeeper); 1 housewife.

NEW LONDON—$5,000
Samuel Chrissinger, Alvin Hagie.

NEW SHARON—$9,000
William Davis, Tracy Nicholson.

NEWTON—$83,000
Henry Altemeier, John Cannon, Edward Wragg; 1 attorney, 1 monument business owner.

NORTH ENGLISH—$3,000
Frank Stoner (farmer).

NORWALK—$9,000
John Habliston.

OAKLAND—$38,000
Robert Guderyon, Joseph Johnson; 1 minister.

ODEBOLT—$6,000
Wm. Nagel.

OELWEIN—$43,000
Laura Anderson, Mantie Clark, Sarah Meikle.

ORCHARD—$4,000
Joseph Meirick.

OSCEOLA—$27,000
Martin Hogan, William Quinn, William Tabler, Viola Wallace; 1 dairy owner, 1 farmer, 1 student.

OSKALOOSA—$114,000
Raymond Blackford, Rowena Horn, Gaylord Palmer, Freddie Rice, Mary Wortman.

OTTUMWA—$391,000
Over 36 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
4— 10,000 to 25,000
3— 5,000 to 10,000
5— 3,000 to 5,000
9— 2,000; 14—1,000
Wilbert Armstrong, Pearl Bartell, Wm. Boone (Dentist), Wm. Bowers, George Bramhall, Albert Cummings, Edward Evans, Clarence Harper (executive Harper McIntire Co.), Wm. Jordan, Agnes McGovern, Dominic Mesmer, Elinor Michael, Mark Morlan, Albert Murphy, Emma Nelson, Conrad Ostertag, John Pearson, Arthur Platt, Ruth Swenson, Otto Vlasak, Elizabeth Warriner; 1 dentist, 1 farmer, 1 housewife, 1 insurance agent and realtor, 1 owner of cigar store, 1 superintendent.

PACIFIC JUNCTION—$2,000
Wm. King.

PARNELL—$3,000
James Johnson (farmer).

PATON—$5,000
John Tonkinson, Alfred Wilkinson.

PELLA—$86,000
Shop Manager.

PERCIVAL—$21,000
John Barrett.

PERRY—$73,000
P. Garland (farmer), Mary Lutze, Pearl Nunn, Allen Walton; 1 buyer, 1 farmer.

PERU—$5,000
Darius Hollingsworth, John Teets.

PIERSON—$4,000
Elmer Florke, John Grieve (farmer).

PLAINFIELD—$9,000
Kenneth Mooney; 1 farmer.

PLOVER—$6,000
Floyd Grove, Mena Mueller, Catherine Parradee.

POCAHONTAS—$27,000
Albert Botine, Charles Langsett, Carner Parker, Lucius Thornton; 1 farmer.

POMEROY—$6,000
Laurine Fischer, Otto Hittenmark, Elsie Kleen.

PULASKI—$3,000
I. Power (oil jobber).

RAKE—$4,000
Rev. T. Benson.

RED OAK—$96,000
Clinton Frank, David Miller, Verner Peterson, Charles Schenck, Frank Wright; 1 merchant, 1 physician.

REINBECK—$8,000
Don Coffin, Alexander Macdonald; 1 druggist.

RICEVILLE—$40,000
Stephin Wagner.

RIPPEY—$4,000
Mack Davis.

RIVERSIDE—$5,000
Iva McCreedy, Anthony Stransky.

RIVER SIOUX—$4,000
Glen Conyers.

ROCKFORD—$3,000
Helmer Helmers.

ROCK RAPIDS—$36,000
Cora Beaman, William Gingrich, Richard Pirwitz.

ROCK VALLEY—$6,000
Sebastian Beumer, Charles Jacobs.

ROCKWELL—$5,000
Harry Carrell (farmer), James Murphy.

ROLFE—$10,000
Peter Bendipen (farmer), Wilbur Bruner, Leo Hart.

SAC CITY—$39,000
Bert Forec, Robt. Long (attorney), Ira Thompson, David Wellington.

SAINT ANSGAR—$10,000
Roy Foreman.

SCHLESWIG—$5,000
Emil Maas.

SCRANTON—$22,000
George Gerrish, Lowrie Smith.

SEYMOUR—$8,000
William Wade.

SHELBY—$23,000
Mortimer Clapp.

SHELDON—$24,000
Isaac McIntire.

SHENANDOAH—$62,000
Charles Dankers, Jas. Ubil, Charles Varley.

SIBLEY—$26,000
Francis Myrick, Geo. Raymond.

SIDNEY—$4,000
Jessie Carter.

SIGOURNEY—$5,000
Earl Lemon.

SIOUX CENTER—$8,000
Clifford Larson.

SIOUX CITY—$1,246,000
Over 89 Ordinary Claims
Over 41 Industrial Claims
CLAIMS BY AMOUNTS:
3—$25,000 or over
2— 10,000 to 25,000
4— 5,000 to 10,000
15— 3,000 to 5,000
29— 2,000; 36—1,000
Lars Adamson, Ludwig Berger, Cornelius Blanke, Joanna Burns, Edward Christensen, Emmett DeHarty, William Devlin, Mary Dolphin, Ida Foster, Leonard Fuller, Wm. Gilchrist, William Goss, Almon Green, James Hamblin, Elmer Hilliker, Joseph Hollacher, Edward Isaakson, Horace Jarvis, Paul Kaplan, Lucy Kolp, William Knudson, Emil Linduski, Thomas Lisle, Mark Marden, Joseph Marzec, James Morris, Frank Murphy, Albert Nasser, Patrick Naughton, Gustaf Olson, Howard Teter (credit reporter), Elmer Toal, George Whitmer, Richard Williams; 1 cafe manager, 1 carpenter, 1 company manager, 1 factory employee, 2 foremen, 3 housewives, 1 machinist, 1 merchant, 1 physician, 2 retired, 1 seamstress. Industrial Company—No. 3, 41 claims, $10,304.

SIOUX RAPIDS—$10,000
Eva Friets.

SLOAN—$5,000
Clara Dean, Frank Morehouse.

SPENCER—$48,000
Archibald Hawthorne, Fred Kirkpatrick, Gertrude Reeves, Minnie Sterling; 1 bank cashier.

SPIRIT LAKE—$5,000
Carl Moeller.

SPRINGVILLE—$10,000
Thomas Daniels; 1 farmer.

STANHOPE—$3,000
Ingewald Anderson.

STANWOOD—$9,000
Lawson Tenley.

STATE CENTER—$5,000
Frederick Bell.

STONE CITY—$3,000
John Daily.

STORM LAKE—$28,000
James Gilbert, Willard Lawrence, William Lemke, George Redenbaugh.

STORM CITY—$8,000
Tolef Henderson.

STRAWBERRY POINT—$7,000
John Hock, Katharine Waring.

STUART—$8,000
Mary Foltz.

SUTHERLAND—$4,000
Raymond Nott.

TABOR—$21,000
Charles Watkins, Frieda Wohlner.

TAMA—$12,000
J. Henderson, John Hlas.

TIPTON—$18,000
Peter Bunker, Ernest Gay, Albert Messner.

TOLEDO—$21,000
E. Rogers (farmer).

TORONTO—$9,000
Louis Richmann (carpenter).

TRAER—$26,000
Antonie Moravec.

TRIPOLI—$10,000
Charlotte Woodcock.

UTE—$5,000
Anton Eisanhut, Emma Strait.

VALLEY JUNCTION—$18,000
Robert Clulow, Chas. Critz, John Payne.

VICTOR—$5,000
Geo. Miller; 1 farmer.

VILLISCA—$6,000
Charlotte Allard, Estella Kenyon (milliner).

VINTON—$49,000
Albert Stewart (farmer), Albert Thiher, Elbert Yerkes.

WALKER—$3,000
Fred Hefty.

WALL LAKE—$10,000
George Leitz; 1 farmer and stock raiser.

WAPELLO—$5,000
Ernest Pontzius, Samuel Wilson.

WEST BURLINGTON—$12,000
John Hanson, Mary Olson, Charles Schwarz; 1 houseworker.

WEST LIBERTY—$30,000
Charles Bell, Wm. Bennett, Francis Kirby, Adelbert McClun, John Nichols.

WEST POINT—$5,000
John Pomberg, Jr.

WESTSIDE—$6,000
Frank Brown, Mollie Dorfman.

BEST INVESTMENT

In commenting upon the life insurance payments in Kansas, U. S. Senator Arthur Capper said:

"I note with interest and gratification that security for dependents to the extent of more than $28,400,000 was paid to Kansas citizens last year by the life insurance companies.

"There never has been any question in my mind as to the value and necessity of life insurance to practically every family. Life insurance premiums are just about the best investments, and to many the only investments, made by heads of families.

"I know the sacrifice many have made to keep up their life insurance the past few years. But I say without hesitation that such a sacrifice is worth while. The life insurance companies of the country are a social, as well as a financial, asset, and I hope that more and more of our people will invest in this form of protection for those dependent upon them."

WASHINGTON—$55,000
Nellie Brady, Edward Duvall, Alois Musil, James Nicholson, Samantha Trasher.

WATERLOO—$470,000
Over 54 Ordinary Claims
Emma Bailey, Frank Bentley, Maude Funk, Lola Genrich, Esther Hutt, H. Jamerson, Ella Jorgenson, George King, Wilbur Lamos, Emil Lindblom, Ellen Marsh, Gertrude Mead, Sherman Mears, Bernice Miller, Margaret Moore, Matt Nutt, Harold Schulz, Ed. Sleight, Rosella Wight, Frank Winslow; 1 barber, 1 bookkeeper, 1 dairyman, 1 housewife, 1 sales manager.

WAUKON—$27,000
James Farley, Tom Mullins (stockman).

WAVERLY—$34,000
Leona Lageschulte, Howard Sanders.

WAYLAND—$10,000
Elmer Rittler.

WEBSTER CITY—$93,000
Myron Tripp.

WELLMAN—$20,000
Roy Foreman.

WEST UNION—$11,000
George Barker, Erma Jacobs.

WHAT CHEER—$6,000
Hobart Hollingsworth.

WHEATLAND—$4,000
Dora Lahan..

WHITTEMORE—$5,000
Robert Braatz; 1 farmer.

WILLIAMSBURG—$14,000
Richard McSwiggin, Minnie Seaton, Henry Watkins, Wm. Williams.

WILTON JUNCTION—$20,000
Ella Petersen.

WINTERSET—$12,000
Chas. Frey.

WOLCOTT—$4,000
Bernhardt Stoltenberg (farmer).

WOODBINE—$11,000
Newell Houghton, Sophia Weise.

YALE—$4,000
William Davis.

KANSAS

Total Payments in State	$28,400,000
Rank in Payments	22nd
Rank in Population	24th
Payments Per Capita	$15.06

ABILENE—$67,000
Thomas Capsey, Joseph Goodell, John Young; 1 farmer, 1 retired.

ALIDA—$4,000
John Meister.

ALMENA—$5,000
Leonard Lovejoy.

ALTAMONT—$5,000
Charles Eakins, William McAdam (lumberman).

ALTA VISTA—$14,000
Ellis Evans, Roy Haag (farmer), Bernard McDiffett, Walter Morgan.

ALTOONA—$5,000
Russell Hays.

ANNESS—$4,000
Fern Smith, Roy Wall.

ANTHONY—$7,000
Lydia Hanna.

ARGONIA—$5,000
Cecile Howerton, Verna Stewart.

ARKANSAS CITY—$132,000
Evalena Ball, Benjamin Brewer, Bert Huston, Charles Hoop.

ASHLAND—$40,000
William Carson, Percy Mulholland; 1 realtor.

ATCHISON—$190,000
Samuel Elliston, Frederick Friedhoff, Frank Hager, George Herzinger, Eugene Seiber.

ATTICA—$4,000
Charlie Nesselroad.

ATWOOD—$6,000
Daisy Guy.

AUGUSTA—$38,000
Walter Clark.

BAXTER SPRINGS—$42,000
Joseph Chase, Lovah Thomas; 1 manager Steel Construction Co.

BAZINE—$4,000
Violet McCreight.

BEELER—$4,000
William Kuehn.

BELLEVILLE—$33,000
Stephen Blakeley, Henry Collins, John Davis.

BELOIT—$51,000
J. Douglas, Mary Greif, Esther Heidrich, Mildred Pool, George Williamson; 1 salesman, 1 secretary.

BERN—$4,000
Theodore Baughman.

BETHEL—$10,000
Lee Nelson.

BIRD CITY—$5,000
Arthur Johnson, Thomas Sawyer.

BLUE MOUND—$3,000
Samuel Conner.

BONNER SPRINGS—$12,000
Charles Beecroft. Industrial Companies—No. 15, 3 claims, $855.

BUNKERHILL—$5,000
Joseph Ross.

BURLINGTON—$14,000
Albert Bell.

CALDWELL—$8,000
Alva Horn, William Moberly.

CANEY—$15,000
William Bolinger, Alvin Jones.

CARBONDALE—$5,000
Walter Robbins.

CAWKER CITY—$29,000
Charles Bock, Leo Burger, Earl Inskeep, Ivan Reling, Iris Reling, Leo Reling, James Searle.

CEDAR—$5,000
James McNeil.

CEDAR POINT—$23,000
William Mercer.

CHANUTE—$82,000
Anton Broderson, Cory Conklin, Susy Downing, Miller Roberts, Frances Sharp; 1 farmer, 1 timekeeper.

CHAPMAN—$40,000
Charles Olson.

CHENEY—$4,000
Charley Kyle.

CHERRYVALE—$17,000
Olney Smith.

CHETOPA—$6,000
James Mount.

CIMARRON—$8,000
William Evans, 1 grain buyer.

CLAY CENTER—$49,000
Edwin Morgan, Dietrich Rippe, Benjamin Swenson, Walter Wharton.

CLYDE—$4,000
Leo Collette.

COFFEYVILLE—$144,000
Elmer Ball, Charles Butler, Grace Hayes, E. Huffman, William McBride, J. Pruett, Frank Read, Elmer Wettack.

COLBY—$24,000
Port Lake.

COLDWATER—$6,000
Edward Kurth.

COLLYEAR—$8,000
Era Hitt.

COLUMBUS—$17,000
Harry Lewis.

CONCORDIA—$74,000
Byron Brownell, William Dehner, Charley Jones, Walter Meadows, Clyde Short (lawyer), Fred Wagner, David Wheat.

CORNING—$36,000
James Woodworth; 1 banker.

COTTONWOOD FALLS—$24,000
Harold Austin; 1 manager Electric Co.

(Continued on next page)

Kansas—Continued

COUNCIL GROVE—$54,000
Gust Pearson, Claude Proudfoot, Dick Scott, Lee Valentine, Robert Williams; 1 foreman.

CRAWFORD—$20,000
Housewife.

CUNNINGHAM—$23,000
James Groves, Clarence Wilcox.

DELPHOS—$9,000
Alfred Trudell.

DENTON—$4,000
Samuel Waters.

DE SOTO—$31,000
Charles Hambleton.

DODGE CITY—$130,000
Carl Herzberg, Herman Krueger, Margaret Martin, Lewis Pettijohn.

DORRANCE—$19,000
Charles Kluesner; 1 farmer.

DOUGLASS—$10,000
Susan Queen.

DOWNS—$16,000
Scott Carney, Benjamin Koops, Elmer Mansholt.

DWIGHT—$4,000
Bernard McDiffett (farmer).

EARLETON—$8,000
John Converse, William Marsh, Harry Stevens.

EDGERTON—$8,000
James Davis.

EDNA—$10,000
Grace Haggard, John Lackey.

EDWARDSVILLE—$11,000
Harry Roberts, Ora Williamson, Leonard Weaver.

ELBING—$5,000
William Cosand, Amy Kelsheimer.

ELDORADO—$98,000
Louis Brookshire, Arthur Douglas, James Efaw, George Klingenberg.

ELK CITY—$4,000
Caleb Foster.

ELKHART—$24,000
Samuel Gamble.

ELLIS—$16,000
John Meserve, John Wagg.

EMPORIA—$196,000
Over 22 Ordinary Claims
Moses Boggs (farmer), Harry James, Mary Kelly, Craton Litchfield, Gaylord Mays, J. Morris (retired), Perry Peterson, Elwyn Scheel, Davillo Spade, George Williamson, Laura Wilson; 1 auditor, 1 merchant, 2 postal clerks.

ENSIGN—$4,000
George Strawn.

EUDORA—$12,000
Andrew Kohler; 1 farmer, 1 realtor.

EUREKA—$27,000
Raymond Green.

FALL RIVER—$4,000
Purl Lindamood.

FARLINGTON—$4,000
Adelbert Sleeth (lumberman).

FLORENCE—$4,000
Elmer Johnson.

FORT LEAVENWORTH—$10,000
Frank Wormwood.

FORT SCOTT—$72,000
Joseph Anderson, James Devitt, Lucy Fricker, Irene Inman.

FRANKFORT—$13,000
Samuel McKee; 1 farmer.

FREDONIA—$16,000
Laton McGregor, John Pemberton.

GALVA—$5,000
Donald Cain, Hila Somers.

GARDEN CITY—$26,000
Ella Brooks, Loyal Busenbark.

GARDNER—$25,000
Harold Anderson, James Bigelow, Virginia Callus; 1 farmer.

GENESCO—$3,000
Henry Franing.

GIRARD—$28,000
Fred Decker, Agnes Guinn, Thomas Jones.

GLADE—$6,000
Ray Thornton, Floyd Townley.

GOODLAND—$74,000
Latechia Calkins, Edgar Drake, Ethel Farquhar, Eric Lundin, Alfred Roth, Effie Shaw, Aaron Wells.

GREAT BEND—$69,000
Benjamin Butler, Bess Clark, Ora Hayes, Thomas Taylor.

GREENLEAF—$5,000
Daniel McGrath, Alma Ryland.

GREENSBURG—$6,000
Charles Bissett, Vern Schulz.

GRENOLA—$5,000
Edward Eaglin, Harold Robinson.

GRIDLEY—$6,000
Clara Dreyer, Eugene Werts.

HALSTEAD—$26,000
Samuel Dunkelberger, Edward Morton, Charles Brewbaker.

HARTFORD—$4,000
Frank Gardner.

HAVILAND—$4,000
Herbert Weathers.

HAYS—$68,000
1 company manager, 1 church caretaker.

HERINGTON—$41,000
Samuel Jackson, Onice McCord.

HIAWATHA—$37,000
Rose Burdick, Charles Christianson, Josiah Meek, Mary Schroeder.

HOISINGTON—$34,000
Elisha Linder (farmer).

HOLTON—$60,000
Elias Reed.

HORTON—$48,000
Clarence Baldwin, Trenouth Edmonds, William Kelley.

HOWARD—$4,000
Frank Dobyns.

HOYT—$5,000
Miles Chapman, James Cleland.

HUGOTON—$4,000
Charlie Hawk.

HUTCHINSON—$314,000
Over 39 Ordinary Claims
Over 41 Industrial Claims
Edward Binner, William Carr, Levens Cochran, James Daniels, Paul Fetzer, Leroy French, Francis Glover, Forest Goss, George Hill, James Hodge, Arthur Hoagland, George Hoagland, Alvin Hostetler, William Kelly, A. Lovell, Benjamin Lucas, James Lyons, Oscar Nelson, Gracie Richards, Goldie Sater, Samuel Schott, Harlan Siegrist, Ora Teeter, Giles Thompson, Lloyd Wall, Carl Wilkie, Millard Wilson; 1 manufacturer, 1 retired, 1 student. Industrial Company No. 1, 41 claims, $10,279.

INDEPENDENCE—$117,000
Nelle Barrett, Albert Blosier, Robert Bolick, Cornelia Broadbent, Werner Cordes, Stephen Douglass, D. Hollahan, James Scott; 1 lease broker.

ISABEL—$10,000
Judd Larabee.

JETMORE—$9,000
William Benge, William Lowe, Dallas Wagner.

JEWELL—$5,000
Julius Wesselowski.

JUNCTION CITY—$83,000
John Crowder, Frank Glick, Lewis Oesterhaus.

KANSAS CITY—$1,323,000
Over 108 Ordinary Claims
Over 245 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$50,000 or over
1—	25,000 to 50,000
7—	10,000 to 25,000
4—	5,000 to 10,000
13—	3,000 to 5,000
24—	2,000; 58—1,000

Geo. Aberer, Randolph Adams, Flora Baldwin, John Boehm, Artemus Bogle, Charles Brokaw, Lee Carter, Dorothy Clevenger, Helen Crump, Holger Danielson, Clifton Eagan, James Eden, Luvicie Elster, Charles Emerson, George Gillam, James Graham, Ada Green, Steve Greenwell, Mary Hill, William Holliday, William Hoover, Andrew Larsen (creamery owner), Delmar LeRow, George LeRow, Robert Lieurance, Henry Logan, Charles Lorton, Patrick Mangan, James Meek, Martin Menninger, Wilbert Miller, Milton Moore, William Morgan, James Moulton, Frank Nelson, Lee Nelson, Harry Randall, George Redmond, Elam Reeves, Ellen Schweitzer, Lonzo Shown, Guy Smith, Joseph Wasko, Earl Williams, Ora Williamson, Charles Wilson, John Wyer; 1 retired, 1 school teacher. Industrial Companies — No. 1, 138 claims, $20,294; No. 8, 44 claims, $6,025; No. 15, 63 claims, $14,662.

KENSINGTON—$4,000
Eliza Searight, Mary Sheets.

KINGMAN—$12,000
Mary Messmer, James Nichols, Helmuth Otto.

KINSLEY—$14,000
George Kallaus, Ora Teeter.

KIOWA—$13,000
Physician.

KIRWIN—$4,000
James Cushman.

LACROSSE—$6,000
Miriam Cheney.

LA CYGNE—$4,000
William Stephenson.

LAKIN—$8,000
Albert Kuhbiel.

LANE—$4,000
Bart Needham.

LANGDON—$4,000
Howard Fail.

LARNED—$44,000
Henry Hirt, Lucy Row, Elizabeth Wood.

LAWRENCE—$240,000
Elsworth Davis, B. Houlton, Glynn Kirby, Athanasios Kouyoumtzis, David McCreath, Raphael O'Leary, Harvey Penney, Sarah Smith; 1 coal operator.

LEAVENWORTH—$230,000
Over 24 Ordinary Claims
Over 6 Industrial Claims
John Day, Agnes Erman, Alonzo Hector, Henry Knipe, Raymond Lester, Fred Potter, Oscar Ruther, Joseph Sickel (leather merchant), Joseph Skaggs (doctor), Israel Wynig (merchant), James Yarbrough. Industrial Company No. 15, 6 claims, $1,721.

LEBANON—$5,000
Gottlob Bock, Pansy Finch.

LE ROY—$10,000
Harriet Culver; Lon Watson.

LIBERAL—$48,000
Charles Wrimwood, F. Huddleston.

LINCOLNVILLE—$24,000
Ada Claney, Melvin Tiemeier, Frank Urbanek.

LINN—$3,000
William Timme (blacksmith).

LOGAN—$4,000
Clayton Solt.

LOST SPRINGS—$3,000
Ezra Mowrer.

LUCAS—$14,000
John Princ, Frank Trefethen; 1 retired.

LYNDON—$5,000
Daniel Maib, John Stanton.

LYONS—$18,000
Henry Ernst, Carey Griffin.

McCRACKEN—$2,000
Ivan Prowant.

McLOUTH—$3,000
Rudolph Stolte.

McPHERSON—$116,000
Joseph Bean, Esker Cox, Abraham Heline; 1 broker.

MADISON—$16,000
Peter Fankhauser, Bert Koenig.

MANHATTAN—$165,000
Clarence Chase, Gustaf Garansson, Eugene Graham, Edward Kelly, Charles Middleton, Fred Schwab, John Sexton, John Srack, J. Summer.

MANKATO—$26,000
Vada Haskett.

MAPLEHILL—$4,000
David Watt.

MARYSVILLE—$52,000
Carl Langner, Samuel Wetzler.

MAYETTA—$3,000
David Osborn.

MEADE—$4,000
Lillie Thacker.

MEDICINE LODGE—$25,000
Clyde Binning, Clayton Chapin, Willis Chapin, Benjamin Glasier.

MERRIAM—$23,000
Curtis Clifton, Theodore Neff.

MINNEAPOLIS—$8,000
Mary Brown.

MOLINE—$10,000
Roger John, Ulysses Sutton.

MORRILL—$3,000
Pearle Van Nice.

MOUNDRIDGE—$6,000
Gustaf Regier, John Regier.

MULBERRY—$9,000
Katherine Frazier, George McVeigh, Bernedette Rossilli.

MULLINVILLE—$9,000
Oliver Kesinger.

MULVANE—$4,000
Collier Goodwin.

MUNDEN—$4,000
Cecil Boyd.

MUSCOTAH—$3,000
Charles Moore.

NEOSHO FALLS—$5,000
George Weiland; 1 railroad agent.

NEWTON—$161,000
Homer Black, Emerson Lewellen, Edwin Nurse, Fred Seymour; 1 housewife, 1 realtor.

NICKERSON—$21,000
Joseph Ditgen; 1 company manager.

NORTON—$18,000
Augustus Foley, Frank McMillan; 2 housekeepers.

OAKLEY—$19,000
John Gloeckler; 1 retired.

OBERLIN—$11,000
John Fiala, Melvin Newberry, Victor Woodward.

OLATHE—$17,000
William Simmons.

ONAGA—$14,000
Mae Millick, Oscar Millick, Paul Smith.

OPOLIS—$4,000
Leslie Alexander, William Skipper.

OSAGE CITY—$17,000
Clarence Davis, Alexander Shirley.

OSAWATOMIE—$5,000
Willis Andrews, Leila Findley.

OSBORNE—$6,000
Frank Pulver.

OSWEGO—$9,000
Mary Harrison.

OTTAWA—$98,000
Miles Briggs, Sina Kirkland, Maud Simmons; 1 retired.

OVERBROOK—$4,000
James Eagon.

OZAWKIE—$26,000
Alonzo Meyers, Levy Noble, Harry Ploughe.

PAOLA—$20,000
Rose Finn, Harvey McArthur, Elmer McGill, George Robinson. Industrial Co. No. 15, 3 claims, $991.

PARSONS—$122,000
Thomas Boothe, Samuel Cayton, Margaret Flynn, John Maher, Lottie

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

BEGINNING A SECOND QUARTER CENTURY OF SERVICE AND ACHIEVEMENT!

This great Mid-Western Institution invites your attention to its twenty-six years of unsurpassed service in everything pertaining to the business of Life Insurance. Never has there been a flaw in the character of this service, and to our Policyholders, the Public and our own Representatives, we pledge a continuation of the same conscientious and conservative management that has, since its beginning, given strength, character and integrity to this great institution, a product of the Middle West.

H. K. Lindsley, President
J. H. Stewart Jr., V.P.-Treas.
F. B. Jacobshagen, Secretary.

The Farmers and Bankers LIFE INSURANCE COMPANY
Wichita, Kansas

"Policies that Protect"

RADIO STATION KFBI—1050 KILOCYCLES

Choice agency locations are available for those who believe that hard work, intelligently directed, brings success.

Kansas—Continued

Merrill, Patricia Owens, Leroy Skinner, Oliver Wiley; 1 student. Industrial Co. No. 1, 85 claims, $16,585.

PARTRIDGE—$12,000
John Blake, Charlie Delventhal, Homer Fountain.

PAWNEE ROCK—$3,000
Joseph Hoyle.

PEABODY—$14,000
Harriet Eliza, Eliza Johnson, Gilbert Reid, Daniel Williams.

PERRY—$3,000
James Bryant.

PHILLIPSBURG—$7,000
Dallas Gipe, John Lynch.

PITTSBURG—$155,000
Over 25 Ordinary Claims
Rose Audlemann, Webb Bell, LeRoy Campbell (farmer), Fred Connet, Henry DuBois, Alexander Kerr, Joseph Markham, Asa Messenger, Frank Modlin, Eli Rush, Edward Snyder, Ralph Todd, Emily Vercoglio; 1 gardener, 1 printer, 1 professor.

PLAINVIEW—$3,000
Oscar Stagner.

PLAINVILLE—$6,000
Pen Hockett, Ida McCarroll, Robert McClay.

PLEASANTON—$15,000
Charles Bradley, William Charters, Minna Gottlieb, Frances Kern.

PLEVNA—$4,000
Anna Andsager.

PRATT—$4,000
Morris Briggs (merchant).

PRESTON—$4,000
William Trimpe.

PROTECTION—$19,000
Forest Sawyer; 1 farmer, 1 physician.

PURCELL—$11,000
Frank Boger, Howard Metzger.

RANDALL—$10,000
Claude Young.

RANDOLPH—$3,000
Charles Hanson.

RANTOUL—$4,000
Harry Peckham.

REXFORD—$5,000
William Gilbert, William Westerman.

ROSSVILLE—$9,000
Thomas Oliver.

RULESTON—$4,000
Frank Veselik.

RUSH CENTER—$10,000
Willis Vaughan, John Weltmer.

RUSSELL—$28,000
Marion Brundage, William Frazier; 1 grain dealer, 1 manager.

SABETHA—$15,000
Arthur Collins, George Wisdom; 1 farmer, 1 realtor.

ST. FRANCIS—$3,000
Jacob Andrist.

ST. JOHN—$4,000
Ray Neill.

ST. MARY'S—$12,000
John Erbacher, William Flemming.

SALINA—$259,000
Over 24 Ordinary Claims
Henry Allen, Thomas Anderson, Lee Clark, Sadie Dawson, Margaret Gorrell, Monroe Hall, Fred Hartley, Ada Preshaw, Patrick Riordan, James Skelley, Effie Surbaugh, Harry Wiegner; 1 contractor, 1 merchant, 1 retired.

SAVONBURG—$4,000
John Nyman.

SCANDIA—$9,000
Stephen Blakeley.

SCOTTSVILLE—$3,000
Charles Croissant.

SEDAN—$8,000
Edgar Fisher.

SEDGWICK—$3,000
Hazel Arrowsmith.

SELDEN—$3,000
Peter Muinni.

SENECA—$16,000
Rollin Allison, Daniel Firstenberger, Artie Jones, Fran Olberding, Robert Ronnebaum.

SHAWNEE—$3,000
George Kent.

SILVER LAKE—$2,000
Arthur Vassar.

SMITH CENTER—$24,000
Luther Moore.

SOLOMON—$5,000
James Romberger.

SPEARVILLE—$4,000
Isaac Stewart.

SPRING HILL—$5,000
Robert Victor.

STAFFORD—$20,000
Andrew Hartnett, Summer Oglesby, Charles Vincent.

STERLING—$9,000
William Mitchell (farmer).

SYLVAN GROVE—$11,000
Walter Breihan, Mary Krysl; 1 farmer.

TONGANOXIE—$5,000
Vernie Thompson, 1 farmer.

TOPEKA—$1,061,000
Over 67 Ordinary Claims
Over 74 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$25,000 or over
1—	10,000 to 25,000
4—	5,000 to 10,000
16—	3,000 to 5,000
19—	2,000; 26—1,000

Harry Asklund Sarah Austin, Sardius Brewster, Irwin Clark, Harry Davis, Gomer Griffith, Nellie Harry, Noah Holt, William Hudson, Edith Kanode (teacher), Jessie McCoach, John McSpadden, Harold Martin, James Mosby (auto dealer), John Norton, Gladys Patterson, Benson Powell, Helen Price, James Sawtell, Abraham Siklar, John Schmahl, Clarence Skinner, Paul Vautravers, Thelma Wilch, Sherwood Willcuts, Harry Woodlief; 1 insurance agent. Industrial Companies:—No. 1, 63 claims, $9,475; No. 15, 11 claims, $3,913.

TORONTO—$26,000
Solomon Lightcap, Ibri McLaughlin; 1 merchant.

TROY—$7,000
Eugene Harris (farmer), Hattie Kennedy, John Kennedy.

TURNER—$3,000
Charles Henke.

VALLEY CENTER—$3,000
Samuel Berry.

VALLEY FALLS—$13,000
William McCrea; 1 farmer, 1 lumberman.

VINE—$5,000
John McDade.

VIRGIL—$4,000
Jesse Nugent.

VLIETS—$5,000
David Bowden.

WADSWORTH—$6,000
Nannie Lindsay.

WAKEENEY—$28,000
Henry Ehrichs.

WAKEFIELD—$3,000
John Sparrowhawk.

WAMEGO—$8,000
Oscar Noller.

WASHINGTON—$13,000
John Van Kirk, Elmer Wohlgemuth.

WEIR—$4,000
Walter Lynn.

WELLINGTON—$37,000
Glenn Dearing, William McBride, Harriet Vaughn.

WHITING—$5,000
Lyall Crane.

WICHITA—$2,930,000
Over 124 Ordinary Claims
Over 70 Industrial Claims
CLAIMS BY AMOUNTS:

2—	$50,000 or over
11—	25,000 to $50,000
14—	10,000 to 25,000
10—	5,000 to 10,000
19—	3,000 to 5,000
30—	2,000; 38—1,000

Eugene Allen, Herbert Bartel, Nathan Blue, Frank Bock, Floyd Brown, C. Clark, Hale Cobb, Charles Cole, Charles Cooper, William Cooper, Agnes Cox, George Cox, Robert Crowe, Wilbur Daniels, Jas. Dewey, James Donnell, Esther Ellis, Frank Faleyon, Paul Ganison, Elizabeth Gardner, Geo. Gillen, Frank Grebance, Jacob Hawes, John Hayes, William Hurford, Hugh Hutton, Bernard Jansen, Oscar Korte, Port Lake, John Lee, James Lewellen, John Little, Charles Loer, Sidney Long, Besse McAlexander, William McCullough, Newton Mall, Jay Mann, Elbert Morgan, Harry Munson.

Samuel Noble (dentist), Francis Noel, Eugene Ott, Abraham Parker, Raymond Ranson, Clarence Rau, Faye Robey, Carl Rogers, Hattie Rogers, Charles Sheehan, William Smith, William Stanley (oil operator), Austin Stone, Chris Swartzendruber, Walter Taylor, John Waddell, Robert Weir, Samuel Willis, Lettie Woods, Maybelle Wooley, Henry Wyatt; 1 auto salesman, 1 bus driver, 1 cabinet maker, 1 housewife, 1 oil producer, 1 retired merchant, 1 secretary Packing Co. Industrial Companies:—No. 1, 47 claims, $12,111; No. 15, 23 claims, $5,454.

WINFIELD—$48,000
Carlton Hoyt, George Jennings, Dennis Mickleson. Industrial Company No. 15, 4 claims, $809.

WOODBINE—$2,000
Calvin Oesterreich.

YATES CENTER—$18,000
Horatio Eades.

KENTUCKY

Total Payments in State.....$32,600,000
Rank in Payments.....19th
Rank in Population.....15th
Payments Per Capita.....$11.30

ANCHORAGE—$40,000
Isaac Bond, George Smith; 1 beautician.

ASHLAND—$313,000
Robert Doggett, Sallie Fitch, Charles Gossett, John Harris, Henry Johnson, Harry Long, Thomas May, Avery Newman, Howard Oliver, William Person, Hazel Pack, Mary Robinson, May Sturgill, Marjorie Winslow.

AUGUSTA—$24,000
Gustave Bachman.

BARBOURVILLE—$33,000
Lyman Benjamin, Lazarus Cole, Wm. Miller.

BARDSTOWN—$51,000
Arch Pulliam, John Rhodes, Goldrich Stuart; 1 truck driver.

BENTON—$27,000
John Lovett, Cleavie Smith; 1 lawyer.

BETSY LAYNE—$3,000
Harrison Burnett (miner & mechanic).

BLOOMFIELD—$3,000
Robert Sutherland.

BOONEVILLE—$3,000
Henry Wilder.

BOSTON—$20,000
William Troutman.

BOWLING GREEN—$166,000
Christopher Harris, Arthur Jackson, Paul Jackson, Robert Kirby, Robert Lively, George Mason, Albert Patterson, Frank Patterson, Alexander Stowers, Charles Turner, Mabel Witt, Samuel Young; 1 general manager Cement Co. Industrial Companies:—No. 1, 84 claims, $8,352; No. 2, 45 claims, $11,644.

BUECHEL—$25,000
John Ash, Minnie Selves.

BURLINGTON—$5,000
Charley Beemon, John Feeley.

CADIZ—$10,000
Housewife.

CALHOUN—$3,000
James Tichenor.

CAMPBELLSVILLE—$12,000
William Robinson.

CARROLLTON—$13,000
Alexander Reese; 1 road supervisor.

CATLETTSBURG—$32,000
Ike Bluebaum.

CAVE CITY—$37,000
Retired.

CECILIA—$49,000
Merten Cooper.

CENTERTOWN—$3,000
A. Tichenor.

CENTRAL CITY—$41,000
Alva Coffman, Samuel Danks, Lavinia Gray, Robt. Trathen; 1 postal clerk.

CLAY—$22,000
Mary Crane, John Dillback, Lawrence Kennon, Henry Spence, James Williams.

CLINTON—$23,000
Retired.

COLUMBIA—$6,000
Samuel Miller.

CORBIN—$61,000
Dennis Calvert, Joe Killinger, 1 conductor.

COVINGTON—$788,000
Over 37 Ordinary Claims.
Over 380 Industrial Claims.
David Beard, John Bishop, George Boberg, Jno. Broderick, Charles Clark, Violet Green, James Hemenway, Frances Hummeldorf, Richard Kenny, Frank Lauffer, Robert Monahan, Eunice Mulcahy, Hubert Northcutt, Hugh Reed, Henry Ruby, R. Sales, Josephine Schmitt, Julian Thelan, Joseph Thornton, Jos. Willmes; 1 dentist, 1 retired. Industrial Companies:—No. 10, 12 claims, $2,382; No. 14, 368 claims, $62,908.

CRESTWOOD—$43,000
George Becker, John Deppen, Benton Hampton.

CRUTCHFIELD—$4,000
Violia Kimbro, J. Strother.

CUMBERLAND—$8,000
Minatree Cook.

CYNTHIANA—$199,000
Aaron Goldberg (clothing merchant), Lemoine Hunt, Rachel Jameson, Middleton Morrow; 1 company driver, 1 merchant.

DANVILLE—$116,000
1 carpenter, 1 lawyer, 1 merchant, 1 treasurer.

DAWSON SPRINGS—$11,000
Allie Hosick, Judson Jenkins.

DAYTON—$29,000
Warden Barnes.

DEMOSSVILLE—$3,000
Raymond Caldwell.

DIXON—$3,000
Sam Campbell.

DRY RIDGE—$4,000
Alpha Vaughn.

EAGLE STATION—$10,000
Norvin Swango.

EAST VIEW—$2,000
James Fife.

EKIN—$3,000
Vernon Williams.

ELIZABETHTOWN—$8,000
Linotype Operator.

EMMA—$5,000
Thomas Leslie.

ESCO—$2,000
Estril Damron.

FALMOUTH—$25,000
Edw. Fossett, Claude Holmes.

FAYE—$4,000
Willie Farley; 1 housekeeper.

FINCHVILLE—$10,000
. Kessler.

FORT KNOX—$4,000
Francis Hailey.

FORT MITCHELL—$83,000
George Boberg, Harry Stewart.

FORT THOMAS—$214,000
William Adkins, Henry Weber.

FRANKFORT—$197,000
Stephen Hoge (banker).

FRANKLIN—$61,000
Clarence Evans, Mollie Roach, Paul Snider; 1 farmer.

FREDONIA—$3,000
Joseph Parr (farmer).

FULTON—$30,000
George Everett, John Ferguson, Chester Genung, Hume Mayes.

GARRETT—$10,000
Charles Sturgill.

GEORGETOWN—$44,000
Willis Price; 1 housewife.

GLENCOE—$4,000
William Steele.

GOSHEN—$3,000
Joseph Hampton.

GRACEY—$3,000
Farm Manager.

GRADYVILLE—$3,000
Cora Keltner.

GRAYSON—$10,000
Emma Theobald.

GREENVILLE—$45,000
Carol Cornette, Clayton Curd, Frederich Irvin, Charles Taylor; 1 coal operator.

GUTHRIE—$26,000
John Downer, Clyde Foster.

HARDINSBURG—$5,000
Ernie Bates, John Beeler.

HARLAN—$46,000
J. Cornett (clerk Hackney Co.), Floyd McMillan.

HARRODSBURG—$57,000
Andrew Scrogham.

HARTLEY—$3,000
James Johnson.

HAWESVILLE—$23,000
George Wilson.

HAZARD—$61,000
Charles Bischoff.

HAZEL—$3,000
Ellison Hill.

(Continued on next page)

"My Old Kentucky Home" Bardstown, Kentucky

BUILDING ON A ROCK

"Therefore, whosoever heareth these sayings of mine and doeth them, I will liken him unto a wise man which built his house upon a rock:

"And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock." Matthew 7:24-25.

This truth announced by the Master almost two thousand years ago is again verified by one of the worst disasters of all history. The houses in the Ohio Valley built on sand were toppled or swept away by the flood, while the houses that stood on solid foundations continue to stand when the flood is gone.

Built on a rock, and in addition being fortunate enough to stand above the ravages of a record breaking flood, the home of the Kentucky Home Mutual Life Insurance Company suffered only the inconveniences that were incident to the catastrophe which held the greater portion of the city in its grip.

In the same safe, sure way in which the Home Office has been built, the Company itself is being established. Economic management, sound investments, careful selection of business, prompt payment of claims, attractive agency contracts, and courteous service rendered policyholders are forming a rock foundation, which will endure and withstand the stress and strain which may come to us all in future years in the form of another financial depression or an epidemic of disease.

REPRESENTATIVES WANTED IN KENTUCKY, OHIO, INDIANA, TENNESSEE AND FLORIDA

KENTUCKY HOME
MUTUAL LIFE INSURANCE COMPANY
Louisville Kentucky
ELLSWORTH REGENSTEIN President

Kentucky—Continued

HELLIER—$6,000
Ollie Canida.

HICKMAN—$28,000
Chas. Johnson, Percy Jones, William Perry, Minnie Tullis; 1 housewife.

HICKORY—$4,000
Eddie Crockett.

HODGENVILLE—$30,000
Lewis Hubbard; 2 farmers.

HOPKINSVILLE—$135,000
Bernard Edwards, Thomas Johnson, Robert Morris, Thomas Shaw, Sarah Wright; 1 railway postal clerk, 1 salesman. Industrial Co. No. 1, 129 claims, $21,292.

HUEYSVILLE—$3,000
Robert Mullins.

HYDEN—$5,000
William Eversole, William Hoskins.

IRVINE—$48,000
Banker.

JACKSON—$46,000
Dr. Wilgus Bach.

JEFFERSON—$23,000
William Pope.

KEVIL—$4,000
William Cooksey.

KUTTAWA—$3,000
John Banister.

LA CENTER—$4,000
Walter Link, Katie Simmons.

LA GRANGE—$4,000
Mary Powell; 1 farmer.

LAKELAND—$5,000
Elmer Bannon, Frank Kaltwasser.

LANCASTER—$48,000
Edward Gaines, Robert McRoberts, David Thomas; 1 farmer.

LANGLEY—$4,000
Newell Baughman.

LAWRENCEBURG—$37,000
Joseph Cook, Carl Cooper, James Hayden, Matt Houchin.

LEBANON—$41,000
Willie Lannum, Geo. Smith.

LEXINGTON—$1,787,000
Over 79 Ordinary Claims.
Over 378 Industrial Claims.
CLAIMS BY AMOUNTS:

1—$500,000 or over
2— 50,000 to 100,000
5— 25,000 to 50,000
12— 10,000 to 25,000
5— 5,000 to 10,000
7— 3,000 to 5,000
17— 2,000; 28—1,000

Martin Brandenburg, Stephen Brearcliff, Charles Brent, Coleman Calloway, Maude Dickey, J. Fitch, Frances Gates, Mary Glass, David Hampton, J. Harp (merchant), Robt. Humphries, Walter Jordan, M. McCullough, Silas Mason (executive), James Nutter, Carroll Owens, Carl Pence, Charles True, Joseph Wagner, Raymond Walker; 1 commercial agent Railroad Co., 1 contractor, 1 contractor & farmer, 1 dealer, 1 farmer, 1 lawyer, 2 hotel managers, 1 mechanical engineer, 1 nurse, 1 retired, 1 traveling salesman. Industrial Companies:—No. 1, 322 claims, $40,952; No. 10, 44 claims, $9,304; No. 15, 12 claims, $1,633.

LONDON—$28,000
Augusta Harklerood, Coleman Lee, James Price; 1 vice-president.

LOUISA—$16,000
Mae Atkins, Julius Miller; 1 lawyer.

LOUISVILLE—$8,108,000
Over 292 Ordinary Claims
Over 1,469 Industrial Claims
CLAIMS BY AMOUNTS:

2—$250,000 or over
2— 100,000 to 250,000
3 50,000 to 100,000
8— 25,000 to 50,000
25— 10,000 to 25,000
25— 5,000 to 10,000
65— 3,000 to 5,000
45— 2,000; 117—$1,000

Adele Adams, Vincent Arnold, Edwin Baird, Doris Beatty, Phillip Beck, Wavil Bell, Henry Beyer, August Binderman, Earl Blakeley, Christian Bowles, Alonzo Branin, Alpha Brown, Virginia Bryan, Valentine Buechel, Charles Burton, Annie Brodfeuher, George Broughton, Patrick Brown, James Burke, John Burkman, Jas. Cassin, James Conners, Anthony Coomes, James Cosgrove, Attilla Cox, Michael Crowe, Edw. Crume, Mary Crume, Frank Cummings, John Curran (insurance agent), Walter Currier, Galdia Davis, Paul Dant, Mary Davin, Caroline Deddens, John De Marsh, H. Dempf, Bessie Dowell, John Duffy, Bessie Dunn, William Edwards, Albert Eisennenger, Dona Elder, Clements Eveslage, Ellen Foley, Edward Furlong, Stanley Garvin, Henry Glasgow, Jos. Goebel, Michael Gorman, Felix Graydon, Margaret Green, Ida Greenberg, Solomon Grubb, Charles Halbach, William Hall, John Hamm, William Harrison, Mamie Hawks, John Haynes, Lillian Hermann, Leonard Herndon, George Hibstenberg, Emma Hildebrand, Edw. Hilpp, Chester Hood, C. Hoover, William Huston.

Matthew Irion, William James, Mary Jenkins, Darwin Johnson, Harry Johnson, Joseph Kennedy, John Kirley, W. Kohler, Theodore Kraft, Peter Lanham, Hattie Latimer, Sophia Laun, Edward Laverty, Elmer Layman, Andrew Leitner, Lee Lewis, Joseph McCarthy, Lemuel McClure, John McDowell (retired minister), Effie McGill, Allen McNally, Frank Maguire, George Mayer, Roy Monarch, Walter Morrin, Carrie Moser, Elizabeth Munach, Lilllian Murphy, Charles Myers, John Needy, Jake Nichter, John O'Brien, Richard Osborne, Earl Patterson, William Peck, Geo. Perry, Henry Powell (general agent), Walter Ray, Henry Raeger, Jacob Rietle, Nickolas Rittner, Hilary Romans, John Rose, Charles Ryan, Robert Sanders, Edward Sandridge, Carl Schmidt, Frederick Schneider, Henry Schultz, Martin Sergeskette, Harry Shapiro, John Shiner, Crandall Smith, Harry Smith, Lula Smithers, James Snadig, Ollie Speers, Joseph Straub, Anna Stierstedter.

Maggie Timmons, Joseph Unser, Burton Van Dyke, John VanderMuelen, Richard Watts, Lena Weber, Grant Welden, George Widney, Teresa William, R. H. Wintersmith, Charles Young; 1 actuary, 1 clerk, 1 druggist, 1 editor, 1 foreman, 2 housekeepers, 1 insurance agent, 1 optometrist, 5 retired, 1 salesman, 1 sewing machine repairer. Industrial Companies:—No. 1, 350 claims, $45,764; No. 3, 109 claims, $21,039; No. 7, 46 claims, $5,166; No. 8, 81 claims, $14,429; No. 10, 42 claims, $7,751; No. 14, 823 claims, $136,534; No. 15, 18 claims, $4,258.

LOVELY—$3,000
Elsworth Fannin.

LOYALL—$3,000
Herman Presson.

LUDLOW—$18,000
James Rigney.

LYNCH—$24,000
Beulah Gross.

McANDREWS—$4,000
Samuel Hall.

MADISONVILLE—$48,000
Preston Ross.

MAJESTIC—$5,000
Drewey Hurley, William Wallace, George Wolford.

MANCHESTER—$4,000
William Rawlings.

MAYFIELD—$88,000
Ira Bales, Rubye Brown, Ivan Buck, Oscar Carter, Walter Cleaver, Jas. Edwards, W. Gregory, Edward Hamlet, Ora Hamlet, James Johnson, Thomas McElwrath, James Pullen. Industrial Co. No. 15, 3 claims, $532.

MAYSVILLE—134,000
William Davis, Riley Gaither, William Poole; 1 housekeeper.

MIDDLESBORO—$96,000
Roy Coleman, Fontella Oaks, John Shaw, William Williams.

MIDWAY—$26,000
Miller & dealer.

MILLERSBURG—$10,000
Hart Boxley.

MONTICELLO—$4,000
Edna Denney.

MOREHEAD—$3,000
Irven Pelfrey.

MORGANFIELD—$13,000
Clementine Luckett (farmer), James Martin.

MORTONSVILLE—$3,000
George Wilson.

MOSSY BOTTOM—$4,000
May Bowles.

MOUNT OLIVET—$10,000
James Woodward.

MOUNT STERLING—$38,000
Samuel Berry, Lillie Ringo.

MOUNT VERNON—$11,000
William Owens.

MUNFORDVILLE—$10,000
Hartselle Wintsch.

MURRAY—$28,000
Jeff Cooper, H. Padgett.

NEON—$3,000
Amelia Rhinehart.

NEWPORT—$293,000
Omer 30 Ordinary Claims.
Over 506 Industrial Claims.

John Ament, George Ault, Virgil Denton, Charles Downing, William Ebert, Albert Fisher, Howard Flynn, George Galbrith, Nanne Gastorf, Walter Grossheim, Fred Hambrick, Genevieve Hartman, Kathryn Hogan, Francis Loechle, James Mahoney, Edgar Marz, Charley Ramey, Albert Recker, Frank Smith, Russell Smith, Silas Snodgrass, Gladys Turner. Industrial Companies: No. 2, 20 claims, $4,292; No. 14, 486 claims, $67,079.

NICHOLASVILLE—$27,000
Hazzard Burton.

NOCTOR—$5,000
Carew Roark.

OIL SPRINGS—$10,000
LaFayette Wheeler.

OLIVE HILL—$6,000
Julia McCoy.

OWENSBORO—$393,000
James Baugh, Robert Costleu, Raymond Daniel, Adrian Dolphin, William Hardin, Sophia Kunze, Thos. Lyons, Allan Roberts, Dr. James Thorpe; 1 farmer, 1 insurance agent, 1 physician, 1 sheriff.

OWENTON—$3,000
Clarence Ransdell.

PACKARD—$20,000
Paschal Petry.

PADUCAH—$580,000
Over 42 Ordinary Claims.
Over 268 Industrial Claims.
Ben Adams, Marshall Akers, Ruth Clark, James Denning, Freddie Dumaine, Harry Evans, Ewin King, Ruth Norman, Bernice Taylor, Reed Trail, Edward Walder, Harry Wheeler, Alfred Young; 1 druggist, 1 merchant. Industrial Companies:—No. 1, 165 claims, $19,225; No. 70, 79 claims, $14,721; No. 15, 24 claims, $3,768.

PAINTSVILLE—$25,000
J. Meade.

PARIS—$163,000
Frank McCollum, Jno. Van Sant; 1 farmer, 1 student.

PERRYVILLE—$5,000
Gilliam Edwards; 1 merchant.

PEWEE VALLEY—$10,000
Walter Stone.

PIKEVILLE—$18,000
Bunyan Burnett.

PINEVILLE—$37,000
Chester Sams.

PRINCETON—$26,000
Michael Blythe, Felix Satterfield.

PROVIDENCE—$38,000
Grover Nance, Harry Shelton.

RICHMOND—$57,000
Daniel Reams, Geo. Simmons.

ROBARDS—$10,000
Thomas Porter.

ROSE HILL—$3,000
John Patterson.

RUSSELL—$14,000
John Henzmann.

RUSSELLVILLE—$28,000
John Bryant.

SADIEVILLE—$11,000
Farmer.

SAINT JOSEPH—$10,000
Priest.

SAINT MATTHEWS—$13,000
William Stigers; 1 salesman.

SCOTTSVILLE—$14,000
Bank President.

SEBREE—$6,000
William Crow; 1 farmer.

SHELBYVILLE—$130,000
Elizabeth Gibbs, William Gibbs, Chester Hieatt.

SHEPHERDSVILLE—$24,000
Embra Deacon (jailer), Frank Harned (farmer), Ben Smith.

SIMPSONVILLE—$18,000
Phillip Kessler.

SLAUGHTERS—$3,000
Thos. Blue (farmer).

SOMERSET—$43,000
Lucy Dutton.

SPRING STATION—$275,000
Housewife.

STANLEY—$3,000
N. Schadler.

STURGIS—$21,000
Lawrence Moore, J. O'Nau.

SUBLETT—$3,000
Reese Patton.

SWITZER—$4,000
William Switzer.

TAYLORSVILLE—$13,000
Nannie Green, Robert Lunsford; 1 farmer.

UTICA—$2,000
Lillian Horton

VERSAILLES—$28,000
Farmer.

VINE GROVE—$3,000
Grover Cook.

WALTON—$30,000
Automobile dealer.

WAVERLY—$4,000
Robert Chapman.

WAVERLY HILLS—$4,000
Samuel Floyd, Richard Wright.

WAYLAND—$12,000
Orbin Collins, Cash Triplett.

WEST IRVINE—$23,000
Wiliam Hyden.

WEST LOUISVILLE—$5,000
William Donahue.

WHITEBURG—$10,000
George Adams.

WILLIAMSBURG—$6,000
Lee Worley.

WILLISBURG—$4,000
Valois Royalty.

WINCHESTER—$78,000
Rev. Hubert Bonny, Lula Jones (teacher), Jas. Shrout, William Walden; 1 traveling salesman.

Names in each town are only a partial list of claims paid during 1937.

LOUISIANA

Total Payments in State.....$24,700,000
Rank in Payments.....26th
Rank in Population.....21st
Payments Per Capita.....$11.64

ABBEVILLE—$38,000
Joe Gooch, Paul Hebert, C. Trahan; 1 banker.

ALEXANDRIA—$497,000
James Bolton, Roble Byrd, Walter Hill, William Peterson, Isaac Posner, Callie Rongey; 1 banker, 1 manager, 2 physicians, 1 realtor, 1 salesman. Industrial Companies:—No. 1, 184 claims, $19,805; No. 15, 17 claims, $3,428.

ALGIERS—$11,000
Olin Quattlebaum.

ALSATIA—$5,000
Miller Watlington.

AMITE—$18,000
L. Lefevre; 1 operator.

ANSLEY—$4,000
John Haile.

ARABI—$41,000
Superintendent of Sugar Refining Co.

ARCADIA—$34,000
J. Chapman, Edd Yarbrough; 1 farmer, 1 auto dealer.

ATHENS—$12,000
Curtis Bailey, George Fincher, Rosa Hill.

BARKSDALE FIELD—$3,000
Leslie Davis.

BASTROP—$59,000
Oscar House, Dr. Lucien Larche, Wade Wisener.

BATON ROUGE—$388,000
Over 34 Ordinary Claims.
Over 362 Industrial Claims.
Oscar Allen, Catherine Baechle, Edward Benoit, Emerson Burton, Albert Cook, Sumpter Davis, Frank D'Autremont, Alphonse Michell, F. Paille, Alexander Pearce, Arthur Zentner; 1 broker, 1 clerk, 1 department manager, 1 manager, 1 merchant, 1 physician, 1 realtor, 1 salesman, 1 storekeeper, 1 university professor. Industrial Companies:—No. 1, 219 claims, $27,055; No. 2, 54 claims, $13,059; No. 10, 69 claims, $6,796; No. 15, 20 claims, $3,665.

BENTON—$5,000
Walter Ivey.

BERNICE—$5,000
James Porter.

BOSSIER CITY—$36,000
Sumpter Searcy.

BOGALUSA—$86,000
James Boyd, Frank Eppersan, George Mehrhoff, W. Tullos; 1 machinist, 1 pipe fitter, 1 retired.

BONITA—$25,000
Jasper Jones; 1 farmer, 1 mill owner.

BOSSIER CITY—$11,000
Sidney Beens, Peyton Jones.

BOYCE—$9,000
Francis Dunnam; 1 farmer.

BREAUX BRIDGE—$8,000
J. Groussard.

CAMERON—$6,000
J. Wakefield; 1 farmer.

CAUSHATTA—$4,000
Automobile salesman.

CENTRAL—$5,000
Factory manager.

CHENEYVILLE—$8,000
Stephen Jordan, Jas. Murray (dealer).

CHOUDRANT—$4,000
William Rimes.

CLARENCE—$3,000
W. Airey.

CLARKS—$38,000
Arah Cobb, August Johnson, F. Minard.

CLAY—$9,000
Clarence Clinton, Joseph Kavanaugh, Samuel Kinman.

COLFAX—$12,000
John Lee, Wyatt Nugent.

CONVERSE—$4,000
Robert Looney.

COUSHATTA—$13,000
F. Meek, B. Nailes, John Pylant; 1 merchant.

CROWLEY—$76,000
2 executives, 1 oil lease broker.

DELHI—$3,000
William Fraser.

DE QUINCY—$16,000
William Davis. Industrial Company No. 15, 8 claims, $2,205.

DONALDSONVILLE—$24,000
Charles Waltham; 1 lawyer, 1 merchant.

EDGARD—$23,000
Manager Sugar Cane Plantation.

ELTON—$21,000
Wilfer Le Fleur, William Norman, W. Tupper; 1 farmer.

EPPS—$4,000
Sam King.

ERATH—$12,000
Caredean Comeaux, Paul Dugas, Reno LeBlanc.

FARMERVILLE—$9,000
Freedmond Antley, John Ballard.

FISHER—$10,000
George Gray.

FRANKLIN—$19,000
Oscar Martin; 1 brick mason.

GEORGETOWN—$4,000
James Hawthorne.

GIBBSLAND—$14,000
L. Baker, Miller Joby, Turner Morgan; 1 timber buyer.

GRAMERCY—$6,000
Sugar refiner.

GRAYSON—$10,000
John Mathis, Theodore Seiler.

GREENWELL SPRINGS—4,000
Stenographer.

GREENWOOD—$11,000
Reuben Dunn, Judie Harkrider.

GRETNA—$37,000
Joseph Bourgeois; 1 grocer.

HAMMOND—$78,000
Joseph Anderson, John Farley, Lawson Hicks; 1 lumberman.

HARMON—$3,000
Looney Hutchins.

HARVEY—$5,000
Physician.

HAYNESVILLE—$39,000
Sidney Beene, Jesse DeLaney, J. Gipson, John Greenwood, Thomas Kea, Dennis Kilpatrick, Paul Pearman.

HILLY—$4,000
William Larance.

HOMER—$26,000
George Baird, R. Gill, J. Harris; 1 bookkeeper.

HOSSTON—$10,000
Charles Keeth; 1 merchant.

HOUMA—$37,000
Albert Quimby; 1 retired.

IDA—$10,000
Melvin Luse.

JEANERETTE—$14,000
Retired.

JEANA—$3,000
Richard Hodges.

JENNINGS—$41,000
J. Sockrider, George Zigler.

JONESBORO—$19,000
George Houston, Howard Kenner, George Thrasher.

KENNER—$18,000
Edward Gillespie.

LACASSINE—$10,000
Lawrence Sheumaker.

LAFAYETTE—$107,000
Joe Ashby, Alcee Belair, M. Blue, Norma Breaux, Robey Dugas, Rivers Lanson, Alfred Trahan; 1 retired, 1 student. Industrial Company No. 1, 147 claims, $23,193.

LAKE ARTHUR—$24,000
J. McCarthy.

LAKE CHARLES—$220,000
W. Delahoussaye, Frank, Moseley, Joshua Trotti. Industrial Companies:—No. 2, 12 claims, $3,834; No. 10, 32 claims, $4,000; No. 15, 8 claims, $2,785.

(Continued on next page)

Louisiana—Continued

LAKE PROVIDENCE—$36,000
John Bass (sheriff), James Erwin, E. Moore; 1 housewife.

LEESVILLE—$40,000
Charles Adams; 1 farmer, 1 physician.

LILLIE—$5,000
John Peppers.

LISBON—$4,000
Tom Gilbert.

LOTA—$4,000
Una McMillan.

LULING—$5,000
Company Manager.

MANGHAM—$4,000
Joseph Matheny.

MANSFIELD—$44,000
Thomas Chambers, James Hill, John Hood, John Smith, Joe Warren; 1 farmer.

MANY—$29,000
Rosa Alford, Joseph Buvens, Ernest Fletcher, Lamartine Reddick, James Stoker, C. Wood.

MER ROUGE—$78,000
Felix Willey; 1 physician & surgeon, 1 planter.

MERRYVILLE—$15,000
Arthur Fortenberry.

METAIRIE—$5,000
Manufacturer.

MINDEN—$76,000
Charles Brunson, Robert Burns, Truman Lary; 1 farmer, 1 housekeeper, 1 mechanic.

MITCHELL—$5,000
Jewel Sistrunk.

MONROE—$288,000
Robert Allen, John Bell, John Cordell, Raymond Johnson, Rosina Lisotta, Robert Mowen, Sallie Petty, William Wood; 1 agent, 1 bookkeeper, 2 conductors, 1 farmer, 1 grocer, 1 planter, 1 retired. Industrial Companies:—No. 10, 41 claims, $7,240; No. 15, 46 claims, $9,849.

MONTGOMERY—$4,000
C. Dunn.

NATCHITOCHES—$25,000
Blount Breazeale, George Schneider, Charles Wagner (college professor), C. Webb; 1 engineer.

NEWELLTON—$4,000
Jasper Long.

NEW IBERIA—$48,000
Industrial Company No. 10, 28 claims, $2,568.

NEW ORLEANS—$9,870,000
Over 195 Ordinary Claims.
Over 2,464 Industrial Claims.
CLAIMS BY AMOUNTS:

2—	$250,000 or over
2—	100,000 to 250,000
4—	50,000 to 100,000
12—	25,000 to 50,000
20—	10,000 to 25,000
24—	5,000 to 10,000
26—	3,000 to 5,000
32—	2,000; 73—1,000

George Ameling, Alfred Auffarber, Alma Bernius, Percy Bordelon, Luke Boudreaux, Charles Burd, Moise Conn, Paris DeVernay, Matthew Farrar, Eva Gurievsky, Meyer Heiman, Fred Inman, Herbert Kaiser (lawyer), W. Lapatinsky, Charles Lastrapes, William Lewis, Huey Long, Pink McCain, Edward McCrossen, J. McEntee, William Martin, Alfred Matos, Earle Meade, Lester Miller, Chasteen Moore, Angelo Paolini, Raymond Philibert (officer U. S. Veterans' Adm.), Joseph Pilie, Victor Polite, Matthew Polizzi, Herman Rothen, Bartolomeo Santangelo, Camille Savastana, William Smith, Charles Spindler, Cyprian Sporl (insurance agent), Wilsey Stout, Clifford Spuhler, Albert Taquino, Jacob Thomas, George Upton, John Upton, Margaret Whitmore, Junius Wright (retired), Herbert Young. Additional partial list by occupations: Accountant, bank clerk, bookkeeper, 3 clerks, commander U. S. Navy, clothing manufacturer, 2 cotton merchants, dentist, distributor, engineer, 8 executives, foreman Public Service, Inc., 2 housewives, insurance adjuster, 2 law professors, 4 lawyers, overseer, owner filling station, pharmacist, 2 physicians, printer, 2 realtors, 12 retired, 8 salesmen, sales manager Coffee Co., storekeeper, tailor. Industrial Companies: — No. 1, 967 claims, $133,827; No. 2, 1,010 claims, $303,546; No. 7, 32 claims, $2,904; No. 8, 88 claims, $14,619; No. 10, 184 claim, $19,805; No. 15, 183 claims, $38,413.

OAK GROVE—$25,000
Lonnie Bailey, Mary Lee, M. Monroe.

OBERLIN—$4,000
Dennis Moore.

OIL CITY—$4,000
Ellis Childers.

OPELOUSAS—$49,000
Louis Bernard; 1 lawyer.

PATTERSON—$30,000
Edward Daigle.

PECK—$4,000
John McCroskey.

PINEVILLE—$18,000
Walter Hale (barber).

PIONEER—$5,000
T. Gaddis.

PLAIN DEALING—$15,000
James Kirklin; 1 farmer.

PLAQUEMINE—$81,000
Lumberman.

PONCHATOULA—$12,000
J. Kraft.

PORT BARRE—$5,000
1 farmer, 1 overseer.

RAYVILLE—$40,000
James Baucum, John Ferguson, Eldred Gillis, Forest O'Neal.

RINGGOLD—$6,000
Hugh Wimberly; 1 retired.

RIVERTON—$3,000
Wiley Watts.

ROBELINE—$4,000
Calvin Freeman.

RUSTON—$87,000
Imogene Patterson, G. Ritter (fisherman), William Rutledge, James Sims, Andrew Thigpen.

ST. MARTINVILLE—$14,000
Ferdinando Foti.

SAVAGE—$3,000
Orene Phillips.

SHREVEPORT—$1,131,000
Over 66 Ordinary Claims.
Over 638 Industrial Claims.
CLAIMS BY AMOUNTS:

1—	$100,000 or over
1—	50,000 to 100,000
5—	25,000 to 50,000
9—	10,000 to 25,000
6—	5,000 to 10,000
7—	3,000 to 5,000
8—	2,000; 29—1,000

W. Anders, Harold Bounds, Essex Brasher, James Brewer, Jason Byrd, Norwood Carpenter, Daniel Cohen, Richard Counts, Thomas Courtney, Ralph Cross, Estelle Croxson, Thomas Dawkins, Reuben Dunn, Burch Grabill, Eugene Griswold (manager Oil Co.), Dr. Albert Hatcher, O. Hickman (oil operator), Oscar Hicks, Kelton Jackson, Arthur Jamison, A. Lanier, William Locke, Joseph McLerran (traveling salesman), E. McMullen, George Matthews, Alice Meyer, James Monzingo, Booker Overton, James Reasonover, Joseph Riviere, Lucy Taylor, Rosalee Wadsworth, John Yauger. Additional partial list by occupations: Bookkeeper, contractor, housewife, manager, merchant, oil contractor, 3 oil operators, printer, professor, 2 retired, U. S. senator, vice-president Building Co. Industrial Companies:—No. 1, 306 claims, $48,961; No. 2, 96 claims, $22,190; No. 7, 59 claims, $6,295; No. 10, 71 claims, $7,609; No. 15, 106 claims, $22,638.

SIBLEY—$4,000
Henry Stampley.

SLIDELL—$5,000
Assistant foreman.

SULPHUR—$12,000
J. Moore.

SUNSET—$3,000
Bertha Lawrence.

SWARTZ—$10,000
Samuel Brooks, Louis Powell.

TALLULAH—$28,000
Wallas Kellar; 1 hotel proprietor.

THIBODAUX—$25,000
Mechanical engineer.

VACHERIE—$10,000
Overseer Sugar Plantation.

VERMILLION—$4,000
Murphy Hoffpauir.

VILLE PLATTE—$14,000
Pierre Fontenot, J. Ludeau (executive Ludeau Lumber Co.).

VINTON—$13,000
Samuel Langford.

VIVIAN—$27,000
Henry Boyter, James Knott, James Milber, Rex Thompson; 1 driller.

WASHINGTON—$15,000
Thomas Cooke, Samuel Plonsky; 1 retired.

WELSH—$21,000
Alcee Hardy; 1 farmer.

WESTWEGO—$4,000
Clarence Borras.

WHITE CASTLE—$12,000
Druggist.

WINNSBORO—$23,000
Sarah Spence, Eliza Welch, Enoch Wright, Stewart Wylie; 1 farmer.

WISNER—$38,000

ZACHARY—$10,000
Charles Kadel.
Robert Dromgoole; 1 merchant.

MAINE

Total Payments in State.....$16,800,000
Rank in Payments.....34th
Rank in Population.....34th
Payments Per Capita.....$19.70

ADDISON—$5,000
Retired.

ALBION—$9,000
Albanah Libby (Libby Brothers merchant).

AUBURN—$106,000
Tailor.

AUGUSTA—$123,000
Alexander Barber, George Macomber.

BANGOR—$278,000
Charles Bartlett (lawyer), Michael Glynn, Harry Sampson (physician); 1 housewife.

BELFAST—$51,000
Laborer.

BRIDGETON—$5,000
Retired.

BROOKS—$3,000
Perley Elwell.

BROWNVILLE JUNCTION—$6,000
Engineer.

BRUNSWICK—$48,000
William Grows.

CALAIS—$27,000
1 dietitian, 1 farmer.

CAPE ELIZABETH—$25,000
William Leighton (investment business).

CORNISH—$20,000
Merchant.

CUMBERLAND—$7,000
Postmaster.

DEXTER—$30,000
Galen Ramsay (Undertaker of Ramsey and Gates Company).

EASTPORT—$6,000
Charles Moore.

EAST UNION—$3,000
Roy Gould (Jitney driver).

FAIRFIELD—$26,000
John Shaw (Sanatorium Superintendent).

FORT FAIRFIELD—$24,000
Bookeeper.

FORT KENT—$18,000
1 farmer, 1 stenographer.

FREEDOM—$10,000
Allen Small (physician).

GARDINER—$86,000
1 general business man, 1 housewife, 1 janitor.

HAUGHTON—$3,000
Hormisdas Dumoulin.

HOULTON—$77,000
Milliner.

JEFFERSON—$3,000
Quincy Carter (salesman).

JONESPORT—$11,000
Salesman.

KENNEBUNK—$34,000
1 clergyman, 1 physician.

LEWISTON—$248,000
George Cloutier (coal dealer), Rodrigue Napoleon; 1 grocer, 1 retired mill worker. Industrial Co. No. 3, 88 claims, $21,722.

MADAWASKA—$14,000
Housewife.

MAPLETON—$10,000
Merchant and salesman.

MOUNT DESERT—$8,000
Hollis Smith.

NORTH YARMOUTH—$5,000
Cattle dealer.

NORWAY—$90,000
Shoe manufacturer.

OAKLAND—$14,000
Farmer.

OLD ORCHARD—$28,000
Retired.

ORONO—$16,000
Maurice Powell.

PARIS—$27,000
Buyer.

PATTEN—$9,000
Joseph Campbell (farmer), John Gardner.

PITTSFIELD—$27,000
1 housewife, 1 hardware merchant.

PORTLAND—$1,034,000
Over 135 Ordinary Claims.
Over 151 Industrial Claims.
Bernard Cope (realtor), Isaac Glousky, Joseph Leavitt, Elias Thomas Jr., August Timper; 1 architect, 1 designer, 1 justice, 1 meat dealer, 1 nurse, 1 realtor. Industrial Co. No. 3, 151 claims, $34,894.

PRESQUE ISLE—$59,000
1 building contractor, 1 merchant.

RANGELY—$4,000
Anson Robertson.

RUMFORD—$64,000
School teacher.

SACO—$41,000
Clerk.

SANFORD—$116,000
1 barber, 1 farmer, 1 treasurer.

SKOWHEGAN—$92,000
Steptoe Wilson, 1 clerk, 1 laborer, 1 railway agent.

SOUTHWEST HARBOR—$.....
Hotel owner.

SPRINGFIELD—$3,000
Percy Chase.

STILLWATER—$6,000
Retired.

VAN BUREN—$17,000
Joseph Madore.

WASHBURN—$6,000
Chief of police.

WATERVILLE—$126,000
Elmer Craig; 1 student.

WEST PARIS—$4,000
Herman Liimatta.

YARMOUTH—$18,000
Wallace Stoddard.

MARYLAND

Total Payments in State.....$40,200,000
Rank in Payments.....15th
Rank in Population.....28th
Payments Per Capita.....$24.01

ABERDEEN—$25,000
Merchant.

ANNAPOLIS—206,000
Samuel Kotzin, Geo. Turner. Industrial Co. No. 8, 54 claims, $9,505.

ASHLAND—$16,000
Sherman Kurtz.

BALTIMORE—$15,880,000
Over 506 Ordinary Claims
Over 3,048 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$250,000 or over
4—	100,000 to 250,000
12—	50,000 to 100,000
19—	25,000 to 50,000
36—	10,000 to 25,000
71—	5,000 to 10,000
103—	3,000 to 5,000
70—	2,000; 190—1,000

William Albrecht (owner Bookbinding Co.), Gustav Amborn (salesman), Bolislaw Ambrozy (gravedigger), Hyman Amernick (storekeeper), Emil Bagorod, Nathan Barr (jeweler), George Belaga, J. Belt (auto mechanic), Helen Berger, Edgar Biehl, Wm. Boeckel (broker), Blake Bourne (credit manager), Henry Boykin, James Boyle (stone quarryman), Harry Carter, Andrew Chelchowski, Louis Clements, Ida Cohen, William Cole (hardware store owner), Gus Cotton (clothing manufacturer), David Desheff, Albert Davies, Robert Davis (police lieutenant), Edmund Dickey, Augustine Boyle (clerk and cashier), William Eggleston (retired), Ernest Farrior (plant superintendent), August Faldrath, Ray France, Isaak Frenkil (plumber), John Frick (executive Baldwin & Frick Co.).

Cornelius Gambrill (coal and ice man), William Gautt, Herbert Gedritus (garage attendant), Benjamin Ginsberg, Osma Gardner (treasurer), Adolph Glaser, Harry Goldman, Sidney Goldsmith (bond salesman), Israel Grolnick, Valentine Hammen (roofing foreman), Arthur Harris (caterer), Newton Henderson (salesman), Daniel Herman, George Hodges (engineer), William Hohmann (patternmaker), Joseph Holtzman (luggage manufacturer), Eugene Huber (merchant), Louis Isaacs, James Jarzynski (shipbuilder), John Jendrziewski (baker), Edward Johnson (department manager), Sidney Kadden, David Konig, Joseph Kozlowski, Stanley Kozycki (baker), Bertha Laclis, Harry Landeman, Clyde Latham, Lawrence Lauterbach (drug store clerk), John Layton, Harry Lewis, Harry Libaur, Samuel Liebling, Benjamin McCleary, Alexander McIlvain, Henry McShane, Michael Mandella, Charles Meyer, Ferdinand Meyer (retired), Thomas Moore, Edward Womer (salesman).

Margaret Nolen, Harry Offer, George Ott, Charles Parsons, Clarence Powers, Frank Ragan (shipping clerk), Mildred Renner (stenographer), Nathan Ressin, Adam Reibold (boilermaker), Winfield Romoser (motorman), Oliver Roberts, Israel Rosenfeld, Gabriel Rusinek, Paschal Russell, Howard Sauerwald (clerk), John Schisler (salesman), Phillip Shaner, Herman Shapiro, Charles Shippel, Bertha Silver, Clement Siwinski (dentist), Harry Snyder, Ralph Standard, Charles Strandberg, William Stockman, Charles Swindell, Max Terlitzky, David Taetle, James Tomlinson, Richard Toy (plasterer), Anna Udell, John Weiss (printer), Joseph Wesolowsky, Lillian Whitaker, George Woelper (storekeeper), David Wolf (executive).

Additional partial list by occupations: Accountant, agent, assistant train master, architect, auto mechanic, bookkeeper, banker, bookbinder, chief engineer, clerk, clothing manufacturer, commission merchant, confectioner, 2 contractors, dentist, 6 executives, grain merchant, grocer, ice manufacturer, insurance manager, 3 jewelers, manager, 4 manufacturers, 3 merchants, minister, musician, oyster packer, 2 pharmacists, physician, playground director, proprietor of bakery, 8 retired, 4 salesmen, sports writer, 2 superintendents, telephone man, watchmaker, wholesale liquor dealer.

Industrial Companies:—No. 1, 109 claims, $16,724; No. 2, 118 claims, $29,106; No. 3, 1,099 claims, $200,510; No. 5, 447 claims, $55,854; No. 7, 127 claims, $16,266; No. 8, 1,148 claims, $200,285; No. 13, $9,141.

BERLIN—$30,000
1 farmer, 1 proprietor of garage, 1 retired.

BETHESDA—$78,000
William Adams, Walter Conley, Marie Foley.

(Continued on next page)

BUILD a business of your own on a good old fashioned General Agency contract. We are growing —our Agencies are growing—Look us up.

Some lucrative territory still available. Write T. J. Mohan, Vice President, Charge of Field.

EUREKA-MARYLAND ASSURANCE CORPORATION
EUREKA BUILDING BALTIMORE, MARYLAND

Maryland—Continued

BETTERTON—$20,000
Merchant.

BLOOMINGTON—$5,000
Carl Martin.

BOONSBORO—$23,000
Frederich Roach, Andrew Saunders.

BROOKLYN—$10,000
Clerk.

BROOKLYN PARK—$30,000
Realtor.

CAMBRIDGE—$108,000
J. Brag, Roland Hoge; 1 bookkeeper, 1 merchant, 1 minister, 1 waterman. Industrial Companies:—No. 5, 53 claims, $7,575; No. 7, 19 claims, $2,541.

CANTONSVILLE—$5,000
Edward Holland.

CARDOVA—$20,000
Investigator.

CATONSVILLE—$160,000
Jesse Aldreon (brush manufacturer), Thomas Ray (sporting goods merchant); 1 retired, 1 tailor.

CENTREVILLE—$10,000
1 auto-dealer, 1 captain.

CHEVY CHASE—$214,000
William Collins, Edgar Henderson, James Underwood (accountant). Industrial Co. No. 2, 9 claims, $3,311.

COCKEYSVILLE—$5,000
Retired.

COLLEGE PARK—$6,000
Harry Burton.

COLORA—$5,000
Church sexton.

CRISFIELD—$59,000
H. Collins, A. Dryden; 1 clerk, 1 retired.

CUMBERLAND—$431,000
Victor May, Norman Ryan, Walter Swisher, William Walker, Milton Wonn; 1 executive, 1 lumber dealer, 1 merchant, 2 physicians, 1 post office clerk. Industrial Companies:—No. 5, 67 claims, $9,214; No. 8, 81 clams, $13,126.

DAMES QUARTER—$2,000
Lghthouse keeper.

DENTON—$16,000
Roger Duffey (druggist): 1 farmer, 1 housewife.

EASTPORT—$4,000
Leonard Basiliere.

ECCLESTON—$40,000
Lawyer.

ELLICOTT CITY—$10,000
Charles Herrmann.

EMMITTSBURG—$88,000
Executive.

FREDERALSBURG—$40,000
Harvey Long; 2 farmers, 1 manufacturer, 1 retired.

FISHING CREEK—$10,000
Merchant.

FREDERICK—$130,000
George Castle, Bernard McCaffery, George Smith, O. Storm; 1 auditor, 2 executives, 1 merchant. Industrial Company—No. 5, 34 claims, $5,039.

FROSTBURG—$48,000
Joseph Nolan; 1 merchant.

GAITHERSBURG—$10,000
Annie Miles.

GOLDSBORO—$4,000
Grant DeWitt.

GRASONVILLE—$4,000
William Newcomb.

GREENSBORO—$12,000
2 ministers, 1 retired, 1 jeweler.

HAGERSTOWN—$91,000
William Berger, David Whipp; 1 restaurant owner. Industrial Companies:—No. 5, 34 claims, $3,750; No. 8, 46 claims, $5,877.

HALETHORP—$8,000
Harry Rumpf.

HAMPSTEAD—$5,000
Gilbert Benson.

HAVER DE GRACE—$38,000
John Carver; 1 farmer and canner.

HIGHLANDTOWN—$65,000
Industrial Co., No. 8, 354 claims, $56,183.

HYATTSVILLE—$60,000
James Edlavitch, Robert Morse (sanitary engineer); 1 realtor.

LANSDOWN—$10,000
John Palmer.

LAWSON—$25,000
Proprietor of Hardware Store.

LONACOMING—$5,000
John Skilling.

MIDDLE RIVER—$20,000
Retired.

MIDDLETOWN—$20,000
Dairyman.

MOUNT RANIER—$30,000
David Selke.

NARROWS PARK—$10,000
Realtor.

OWINGS—$4,000
Road Inspector.

PERRY POINT—$3,000
Nettie Pemberton.

PERRYVILLE—$4,000
Minister.

PHOENIX—$6,000
Frederick Bork.

PITTSVILLE—$22,000
Ralph Parsons; 1 traveling salesman.

POCOMOKE CITY—$26,000
Willie Blackwell; 1 farmer, 1 hauler.

PRINCESS ANNE—$21,000
1 farmer, 1 teacher.

PRINCE FREDERICK—$5,000
Dentist.

RISING SUN—$4,000
Merchant.

RIVERDALE—$9,000
William Rector.

ROCKVILLE—$10,000
Cramer Burch.

ST. LUKES LANE—$17,000
George Neeb.

SALISBURY—$121,000
Joshua Holloway; 1 druggist, 1 farmer, 1 physician, 1 representative, 1 switch board operator. Industrial Co. No. 8, 98 claims, $16,773.

SCOTLAND—$5,000
Chief clerk.

SOLOMONS—$40,000
Executive.

STEMMERS RUN—$4,000
Frances Chychla.

TAKOMA PARK—$50,000
Lloyd Biddle, Clarence Farwell, Cecil Thomas; 1 stenographer.

TOWSON—$25,000
Assistant secretary.

UNION MILLS—$5,000
Physician.

WALKERSVILLE—$10,000
Charles Snyder.

WASHINGTON—$6,000
Lepman Woolf.

WESTERNPORT—$3,000
Myrtle Wagner.

WESTMINSTER—$48,000
Jesse Nusbaum, Andrew Weagley; 1 court clerk, 1 farmer.

MASSACHUSETTS

Total Payments in State.....$141,600,000
Rank in Payments.....5th
Rank in Population.....8th
Payments Per Capita.....$32.00

ABINGTON—$43,000
Charles Peschmann.

ADAMS—$98,000
Alfred Herbert.

ADAMSVILLE—$8,000
Salesman.

AGAWAM—$75,000
Company treasurer.

AMESBURY—$108,000
John Hanley (retired grocery manager), William Miller (manager of Machine Company).

ANDOVER—$96,000
Claxton Monro (chemist).

ARLINGTON—$507,000
George Fiske, Theophile Lacroix (city passenger agent); 1 cook.

ATHOL—$91,000
1 editor of paper, 1 night watchman.

ATLANTIC—$16,000
James White (executive).

ATTLEBORO—$280,000
Industrial Co. No. 3, 278 claims, $58,168.

AYER—$15,000
Physician.

BELMONT—$216,000
Harlow Halliday (salesman), Joseph Herlihy.

BERLIN—$8,000
Minister.

BEVERLY—$225,000
2 retired, 1 salesman.

BONDSVILLE—$5,000
Theodore Mastalerz.

BOSTON—$16,858,000
Over 216 Ordinary Claims
Over 2,079 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
3— 50,000 to 100,000
5— 25,000 to 50,000
11— 10,000 to 25,000
18— 5,000 to 10,000
29— 3,000 to 5,000
41— 2,000; 108—1,000
Samuel Bush, Warren Collins (executive), Morris Israel, Patrick Kane, Walter Karolczak, Marianne Reece, Jos. Thacher, Mabel Warshaver, Charles Williams, Daniel Wing; 1 candy manufacturer, 1 captain of U. S. Navy, 2 clerks, 1 company treasurer, 1 Ale Company executive, 1 housewife, 1 insurance agent, 1 leather merchant, 1 medical officer, 1 merchant, 1 painter, 1 pool parlor owner, 2 realtors, 2 retired, 1 retired salesman, 3 salesmen, 2 vice-presidents. Industrial Co. No. 3, 2079 claims, $474,287.

BRIDGEWATER—$75,000
John Robertson; 1 teacher.

BRIGHTON—$515,000
Arthur Belyea, John Platt (manufacturing corporation executive); 1 dealer, 1 lawyer. Industrial Co. No. 3, 492 claims, $117,998.

BROCKTON—$931,000
Walter Foster; 1 manufacturer, 1 plumber, 1 salesman. Industrial Co. No. 3, 388 claims, $83,396.

BROOKLINE—$3,415,000
Over 68 Ordinary Claims
CLAIMS BY AMOUNTS:
2—$100,000 or over
4— 50,000 to 100,000
8— 25,000 to 50,000
9— 10,000 to 25,000
10— 5,000 to 10,000
13— 3,000 to 5,000
11— 2,000; 11—1,000
Charles Burnes (manufacturer), John Coffey, Walter Eastman, Edward Farnsworth (retired), Abraham Kritvitsky (subway guard), Louis Laskey, Benjamin Lewis, Paul McCullough, Jacob Mosser, Allan Priddy (executive), Jos. Rudnick (realtor), Guy Tolman; 1 banker, 1 gardener, 1 merchandise manager, 1 merchant, 1 pawn broker, 1 physician, 1 publisher, 1 realtor, 1 retired, 1 retired banker, 2 salesmen, 1 secretary.

BUZZARDS BAY—$6,000
Engineer.

CAMBRIDGE—$1,560,000
Over 42 Ordinary Claims
Over 1,280 Industrial Claims
George Coolen, Chas. Harper (manufacturer), Avon Kofroth, Alexander Pollack, William Rice, Willard Slogle; 1 clergyman, 1 executive, 1 retired. Industrial Co. No. 3, 1,280 claims, $296,908.

CANTON—$85,000
Howard Dunbar (merchant), William Riley, Frank Sumner (dealer).

CHARLESTOWN—$230,000
1 bank president, 1 manufacturing company president.

CHATAM—$28,000
Thomas Carew; 1 lawyer.

CHELMSFORD—$210,000
Christopher Armstrong.

CHELSEA—$316,000
Michael Callahan; 1 chief engineer, 1 dealer, 1 manager.

CHICOPEE—$135,000
James Lane (clergyman).

CHICOPEE FALLS—$90,000
Stanislou Kulig, 1 Rubber Company manager.

CLINTON—$85,000
Bridget Herity, Edward Parker; 1 manufacturer.

COHASSET—$190,000
Charles Higginson (investment counsel).

CONWAY—$12,000
Manufacturer.

COTUIT—$25,000
Carl Flanders.

DEDHAM—$190,000
Horatio Keene (works manager).

DEERFIELD—$9,000
Steve Melnik.

DORCHESTER—$412,000
Wm. Carbone, John Frisone, Maurice O'Shea, Wm. Trudel; 1 banker, 1 checker, 1 dealer, 1 executive, 1 furrier, 1 manager, 1 tailor.

DUXBURY—$16,000
Teacher.

EAST BOSTON—$10,000
Mary Learson.

EAST DEDHAM—$25,000
Harry Karon.

EAST HAMPTON—$116,000
Frank Chipman, Jas. McCallum (overseer), James McIntyre.

EAST LYNN—$30,000
Arthur Phinney.

EASTON—$35,000
Tailor.

EVERETT—$105,000
Walter Claggett, Louis Jacobson; 1 barbers' supplier, 1 bookkeeper.

FAIRHAVEN—$13,000
Samuel Dudgeon (treasurer Sleiger Dudgeon Co.).

FALL RIVER—$1,260,000
Louis Fontaine, Uriah Tripp; 1 carpenter, 1 clerk, 1 laundry owner, 1 paper salesman, 1 plumber, 1 realtor, 1 retired, 1 salesman, 1 textile manager. Industrial Co. No. 3, 764 claims, $160,046.

FITCHBURG—$486,000
David Robinson (realtor); 1 coal dealer, 1 fireman, 1 realtor. Industrial Co. No. 3, 420 Claims, $100,057.

FRAMINGHAM—$260,000
Frank Dorr; 1 haberdasher. Industrial Co. No. 3, 255 claims, $57,883.

FRAMINGHAM CENTER—$52,000
Meat cutter.

FRANKLIN—$60,000
Clerk.

GARDNER—$155,000
Ralph Holloway; 1 foreman.

GLOUCESTER—$269,000
Jeremiah Foster, Frank Hall, Joseph Wilson.

GRANVILLE—$20,000
Retired.

GREENFIELD—$135,000
Myron Peterson.

GREENVILLE—$23,000
Insurance agent.

HAVERHILL—$520,000
John Bryant (physician); 1 shoe manufacturer, 1 undertaker. Industrial Co. No. 3, 254 claims, $60,652.

HINGHAM—$69,000
Executive.

HOLYOKE—$940,000
Over 40 Ordinary Claims
Over 420 Industrial Claims
James Clarke, Rovert Kreisig, Maurice Lynch, Chas. Senior, Samuel Tager (executive), Wm. Walsh; 1 clothing merchant, 1 merchant, 1 realtor. Industrial Co. No. 3, 420 claims, $123,385.

HUDSON—$65,000
Funeral director.

HULL—$48,000
Company treasurer.

HYANNIS—$37,000
John Bearse, Chester Nye; 1 dealer.

HYDE PARK—$98,000
Vincenzo Sisti. Industrial Co. No. 3, 258 claims, $52,864.

INDIANA ORCHARD—$5,000
Steve Kulig.

ISLAND CREEK—$18,000
Robert Belknap (retired).

JAMAICA PLAINS—$106,000
Eugene Carmody, Ferdinand Kelley (merchant), Christian Plett; 1 dentist, 1 jeweler.

LAWRENCE—$965,000
George Corey, Albert Couch (banker), John Wefers; 1 painter, 1 piano merchant. Industrial Co. No. 3, 659 claims, $159,508.

LEE—$36,000
Billiard owner.

LEICESTER—$18,000
Farmer.

LENOX—$67,000
Librarian.

LEOMINSTER—$160,000
1 machinist, 1 manufacturer.

LEXINGTON—$612,000
Hallie Blake.

LITTLETON—$10,000
Water supply worker.

LONG MEADOW—$210,000
Bookkeeper and stenographer.

LOWELL—$956,000
Demitrolos Anastasiou, Wm. Bowden, John Cain, Jr., Wm. Cary (retired Meat Company manager), Cyrus Fidler, Alexandra Frangoules, Anthony Paprowicz, John Pinardi, Wm. Richard, George Slipp; 1 realtor. Industrial Co. No. 3, 585 Claims, $179,876.

LYNN—$1,180,000
Jerome Bates, James Costello, Agnes Dunlap, Alden Garland, Harry Dine (furniture merchant), Adolph Grynkraut, Elisha Tarplin; 1 carpenter, executive manufacturer, 1 laundry owner, 1 realtor. Industrial Co. No. 3, 426 claims, $100,803.

MALDEN—$546,000
Edward Bowen; 1 electrician, 1 executive, 1 grain dealer, 1 laboratory assistant, 1 refrigerator engineer, 1 salesman. Industrial Co. No. 3, 940 claims, $216,284.

MARBLEHEAD—$84,000
Charles Newhall; 1 salesman.

MARLBORO—$130,000
1 realtor, 1 retired.

MARSHFIELD—$115,000
Barry Bacon.

MATTAPAN—$53,000
Nathan Albert, 1 liquor salesman, 1 market provisioner.

MEDFORD—$489,000
Glendon Ryder; 1 fireman.

MEDFORD HILLSIDE—$4,000
Stephen Koslow.

MELROSE—$198,000
Charles Davis (die sinker), Norris Wilson; 1 teacher.

METHUEN—$175,000
1 police captain, 1 teamster.

MIDDLEBORO—68,000
1 restaurateur, 1 undertaker.

MILLBURY—$78,000
Woolen Manufacturer.

MILTON—$320,000
Alanson Bigelow, Jr., Harold Bisbee (teacher), Charles Leary.

NEEDHAM—$143,000
Frederick Lund (executive).

NEW ASHFORD—$6,000
Caretaker.

NEW BEDFORD—$850,000
James Mahoney (vice-president); 1 armourer, 1 housewife, 1 mill operator, 1 realtor. Industrial Companies—No. 3, 489 claims, $108,034.

NEWTON—$684,000
John Foley, Nelson Hallett, Jr., George Walker; 1 executive.

NEWTON CENTRE—$390,000
Cora Cooper, George Rowbotham, John Whalen.

NEWTONVILLE—$106,000
Ernest Benson (sales manager); 1 professor, 1 manager, 1 retired.

NORTH ADAMS—$140,000
John Nagle, William Sperry (merchant); 1 insuranceman, 1 retired.

NORTHAMPTON—$255,000
Physician.

NORTH ANDOVER—$73,000
Hagop Aaronian, Wallace Rennie, Jr.

NORTH CAMBRIDGE—$21,000
Jos. Morin.

NORTHFIELD—$15,000
Herbert Chamberlin (contractor).

NORTH WILBRAHAM—$5,000
Ludwika Piskor.

NORWOOD—$138,000
Anton Carlson, Robert Costello (executive), Charles Parsons, Roy Watson; 1 printer.

ORANGE—$34,000
Housewife.

PAXTON—$5,000
Painter.

PEABODY—$86,000
Adolph Grynkraut, William Sawyer (merchant).

PITTSFIELD—$430,000
Walter Drury, Max Goodman, Ellis McCartney, Samuel Sandrew; 2 contractors, 1 insurance broker and undertaker, 1 retired, 1 weaver. Industrial Companies—No. 3, 268 claims, $54,200.

PLYMOUTH—$110,000
Cook.

QUINCY—$630,000
Prescott Lovell (salesman); 1 supervisor. Industrial Companies—No. 3, 293 claims, $63,465.

ROCKLAND—$48,000
Henry Arnold (executive H. H. Arnold Company); 1 photographer, 1 retired.

ROSE CLIFF—$5,000
Retired.

ROSLINDALE—$35,000
Housewife.

ROXBURY—$640,000
George Creelman, Joseph Hurley, Lena Loots, Paul Schnabel; 1 bookkeeper, 1 clothing manufacturer, 1 merchant, 1 proprietor, 1 salesman. Industrial Companies—No. 3, 1013 claims, $228,146.

SAGAMORE—$30,000
Benjamin Crosby (merchant).

SALEM—$390,000
Walter Rolston; 1 carpenter, 1 realtor, 1 retired insurance agent, 1 ticket agent, 1 traffic manager. Industrial Companies—No. 3, 458 claims, $103,466.

SAUGUS—$66,000
Salesman.

SHIRLEY CENTER—$6,000
John Aiken.

SOMERSET—$42,000
Wholesale meat dealer.

SOMERVILLE—$591,000
Franklin Briggs, James Cohen (retired), Thomas McCullough, Jacob McLean, Charles Perkins; 1 machine designer, 2 salesmen.

SOUTH ATTLEBORO—$48,000
Edwin Lundin; 1 retired.

SOUTH DARTMOUTH—$5,000
Walter Macy.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

Massachusetts—Continued

SOUTH WEYMOUTH—$30,000
Fred Mason; 1 retired.

SPENCER—$53,000
Merchant.

SPRINGFIELD—$2,146,000
Over 142 Ordinary Claims
Over 706 Industrial Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
2— 25,000 to 50,000
7— 10,000 to 25,000
17— 5,000 to 10,000
24— 3,000 to 5,000
33— 2,000; 58—1,000

James Dunbar, Otis Hall, John Mosher, Charles Newell (executive), William O'Keefe, Christopher Patten, Nathan Rubin, Wm. Sargeant (executive of Mass. Mutual Life Ins. Co.), John Smith. Additional partial list by occupations: Administrator, cabinet maker, 2 clerks, chief clerk, company manager, contractor, 2 druggists, elevator operator, executive, engineer, farmer, foreman, gardener, hospital attendant, 2 housewives, manager, 3 merchants, motorman, moulder, physician, 2 proprietors, realtor, 11 retired, sanitary inspector, secretary, student, superintendent, watchman, wholesale tobacconist. Industrial Companies—No. 3, 688 claims, $201,108; No. 7, 18 claims, $2,561.

SWAMPSCOTT—$530,000
Charles Smith, Virgil Widdoes (dentist).

TAUNTON—$342,000
Walter Baylies (director), Charles Kierstead, Henry Pratt; 1 physician.

TISBURY—$60,000
Charles Barnett.

WABAN—$75,000
Publisher.

WAKEFIELD—$103,000
Dry goods merchant.

WALTHAM—$315,000
James Roach. Industrial Companies—No. 3, 248 claims, $60,960.

WATERTOWN—$290,000
Warren Kelheur, Henry Lingham, H. Proodian; 1 machinist, 1 retired, 2 salesmen, 1 welfare worker.

WEBSTER—$116,000
Industrial Company—No. 3, 297 claims, $66,030.

WELLESLEY—$120,000
Joseph Tailby.

WEST BOYLSTON—$33,000
Lora Neal (nurse Duke Hospital).

WEST MEDFORD—$45,000
Wm. Wiltshire.

WEST NEWBURY—$14,000
Caretaker.

WEST NEWTON—$130,000
Joseph Walsh; 1 civil engineer.

WESTON—$28,000
Albert Eldridge.

WEST ROXBURY—$60,000
Russell Thayer (bank clerk); 1 sea captain.

WEST SOMERVILLE—$50,000
Lewis Ford (retired).

WEST SPRINGFIELD—$102,000
1 company manager, 1 realtor.

WHITINSVILLE—$94,000
Mabel Conway. Industrial Company—No. 3, 284 claims, $66,397.

WILLIAMSTOWN—$51,000
David McNeilly.

WINCHENDON—$68,000
1 manufacturer, 1 physician.

WINCHESTER—$320,000
Louis Chevalier, Merton Grush (investment banker), Edmund Haynes (investments).

WINTHROP—$168,000
John Shobe; 1 executive, 1 proprietor, 1 vice-president.

WOBURN—$158,000
Fred Burdett.

WOLLASTON—$84,000
Alton Sedgley; 1 salesman.

WORCESTER—$1,980,000
Over 96 Ordinary Claims
Over 562 Industrial Claims

Ralph Ellis, Earl Green, Theodore Ringoen, James Torpey, Theodore Swift (P. O. inspector); 1 machinist, 1 painter, 4 retired. Industrial Company—No. 3, 562 claims, $139,982.

MICHIGAN

Total Payments in State.....$93,300,000
Rank in Payments.....8th
Rank in Population.....7th
Payments Per Capita.....$19.51

ADDISON—$4,000
James Groom.

ADRIAN—$138,000
Chas. Brown, Katherina Giessler, Clinton Hardy, (banker), Thomas Maley (retired), Milton Raymond (manager Auto Sales), Jesse Smith, Frank Willett; 1 merchant.

AHMEEK—$4,000
Marton Poshak.

AKRON—$3,000
John Ruppel (farmer).

ALBION—$96,000
George Griffin, Lena Haeske, Laura Knight, Jno. O'Connor, Harry Parker (executive), Wm. Wilson.

ALLEGAN—$83,000
Glenn Gorden, Max Kopprasch; 1 store manager.

ALMA—$12,000
Leslie Corner, Clayton Krumpp, Donald Palmer.

ALMONT—$5,000
Ethel Ward.

ALPENA—$96,000
Helen Coburn, Wm. Gould, Mary Jacobs, Alexander Kreft, Clarence Szczukowski; 1 cable splicer, 1 teacher.

ANN ARBOR—$330,000
Over 33 Ordinary Claims.
Horatio Abbott (executive), Albert Barrett (physician), George Combs, Eliza Kapp, Alphonse Lemble (grocer), Judson King (missionary), Leonard Miller, Walter Muehlig, Harriette Olsson, Charley Richards, Wm. Taylor, Harold Weber, Eva Wright; 1 carpenter, 2 farmers, 1 machinist, 1 mining engineer, 1 retired, 1 tailor.

ASHTIMO—$4,000
Harold Wilhelm.

ATHENS—$4,000
Emmett Hosmer.

AU GRES—$4,000
Harry Marsh, Sr. (farmer).

AUGUSTA—$3,000
Troy Smith.

BANCROFT—$9,000
Harry Byam, Gertrude Hutchings; 1 farmer.

BANGOR—$14,000
Marcellus Palmer.

BARAGA—$5,000
Samuel Hill.

BATTLE CREEK—$680,000
Orville Baker, Frank Berry, Robt. Clammer, Chas. Green (bank president), Gury Maxwell, Chas. Morris, Robt. Waterman; 1 proprietor, 1 salesman, 1 tester.

BAY CITY—$390,000
Over 41 Ordinary Claims.
Harry Austin, Frederick Baird (physician), Charles Baumgarten (seedsman), James Dulong, Arthur Fuger, Frank Gajewski, John Hurley (retired), Edwin Jones, Oliver LaFontaine, Otto Louis (druggist), Harold Morse, Edward Scheffer, Theodore Simon, Sidney Tennant (contractor), Ira Wilson (purchasing agent), Geo. Wuepper; 1 housewife, 1 retired.

BELDING—$46,000
Alma Huntley, Louis Sayles.

BELLEVUE—$5,000
Buel Sanders.

BENTON HARBOR—$205,000
Walter Anderson, Joseph John (retired), Andrew Kotyuk, Norman Pearce, Fred Reinhardt (restaurateur), Alb. Scherer, Ora Stanard; 1 mechanic.

BENZONIA—$4,000
Laurence Miner.

BERKLEY—$16,000
Byron Wilbur.

BERRIEN CENTER—$4,000
Louis Moore.

BESSEMER—$19,000
Louis Anderson, Jos. Beissel, Frank Halama, Jacob Halama.

BIG RAPIDS—$36,000
Edwin Sours; 1 banker.

BIRMINGHAM—$144,000
Victor Arbogast, Gordon Burrows, Chas. Crandell (retired), Harry Myers, Otto Mapous (foreman Ford Motor Co.); 1 retired farmer.

BLISSFIELD—$15,000
Alfred Crane.

BLOOMINGDALE—$6,000
Paul Herriman 1 housewife.

BRIGHTON—$6,000
Roy Newman.

BRITTON—$6,000
David Boyd.

BRONSON—$8,000
Celia Immel; 1 druggist.

BROOKLYN—$5,000
Doris Miller.

BROWN CITY—$9,000
Wm. O'Malley, Joseph Regan, Leonard Webb.

BUCHANAN—$30,000
Alta Keller.

CADILLAC—$66,000
Harold Clemetsen, Fred Laurent (Cleaning Co. owner), Verner Osterlund; 1 barber.

CALUMET—$63,000
John Ceretto (miner), Frank Haller, John Leary (retired), John Luumatta, Elizabeth Messner; 1 mail carrier.

CAMDEN—$4,000
Olaf Coolman.

CARO—$15,000
Lloyd Honsinger, Geo. McDurmon.

CARROLLTON—$4,000
Fred Dietiker.

CARSON CITY—$6,000
Wm. Thayer; 1 farmer.

CARSONVILLE—$5,000
Phoebe Stautenburg, Fred Streeter.

CASS CITY—$36,000
Samuel Champion, Louis Krahling, Raymond Wood, Ernest Sweet (retired).

CEDAR SPRINGS—$4,000
Claude Conant.

CENTRAL LAKE—$10,000
Frank Malone.

CENTERLINE—$14,000
Harry Moore.

CHARLOTTE—$57,000
Ignatz Batsche (factory superintendent), Jas. Bryan, Harry Carr, Fred Curtiss, Homer Holcomb, Daniel Zaut; 1 dentist.

CHEBOYGAN—$58,000
Frank Bowers, John Lowery (engineer), W. Ward MacArthur (draftsman), Fred Rogers, Lauretta Sova.

CHELSEA—$180,000
Howard Holmes.

CLARE—$15,000
Charles Thurston.

CLIO—$8,000
Frances Munson.

COLDWATER—$107,000
Lizzie Marion, Woodrow Stewart (farm hand), James Sullivan, Elizabeth Wilcox; 1 doctor, 1 engineer, 1 lawyer.

CONCORD—$5,000
Joel Reynolds.

CONSTANTINE—$6,000
Earl Wagar.

COOKS—$4,000
Ozoas Leveille.

COOTER—$4,000
L. L. Rushing, (farmer).

CRESY—$4,000
Newel Barber.

CROSWELL—$8,000
Archie McIntyre.

CRYSTAL—$3,000
G. A. McMullen.

CRYSTAL FALLS—$10,000
Antti Filppula (miner), Will Rezin.

DAVISON—$5,000
Frederick Alker.

DEARBORN—$423,000
Matt Barkovich, Leon Frost, Rev. Richard Kilpatrick, John McDonald, Arthur Neumann, Harry Rice, Sadte Rowley, John Settler; 1 retired. Industrial Company No. 15, 5 claims, $3,121.

DECKERVILLE—$4,000
Wm. Montgomery.

DEERFIELD—$3,000
Wm. Reed.

DETOUR—$4,000
Katherine McSpadden.

DETROIT—$23,878,000
Over 1139 Ordinary Claims.
Over 2869 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$1,000,000 or over
2— 100,000 to 250,000
12— 50,000 to 100,000
12— 25,000 to 50,000
37— 10,000 to 25,000
57— 5,000 to 10,000
156— 3,000 to 5,000
275— 2,000; 587—1,000

Irving Abramsohn (clerk), Lewis Anderson, Thomas Andrews, Wm. Anglin, John Antecki, Peter Antonio, Frederick Archer, James Archie, Jr., Myron Arnold, Thos. Atkinson, Orval Avery, Ida Ayer, Jose Baca, Chas. Bachmann, Alice Bacon (teacher), Harold Bambrick, John Barnes, George Barrie, Myrtle Bates, Samuel Bean, Elizabeth Beaubien, Wm. Beirsdorfer, John Bell (owner of billiard parlor), Morris Bennett, Louis Berg, Joseph Bernhard, Ed. Beyschlag, Julia Bespalko, Reinhard Bierotte, Wladyslawa Bigda. Alouis Bisser, Oliver Bitner, Gottlieb Blaess, James Bleadale, Stanley Block, Robt. Boehmer, Henry Boertha, Jas. Bogan, Hipolet Boler, Margaret Bolotnik, Elisabetta Bommarito, Dimitry Bondarchuck, Joseph Borin, Boris Bornstein, Paul Bowen, Joseph Bozvick, Louis Brabant, Geo. Brace, Theodore Brand, Frazina Branzak, Barney Bremen (President of Oil Co.), John Broad, Leon Broas, Harry Brock, Dorothy Brown, Leslie Brown, James Buchanan, Clifford Buckingham, Sam Buda, Lincoln Buell (retired), Benjamin Bugenstein, James Burns, Robt. Burns, Walter Butterfield (President of Theatres).

John Callahan, Blanche Campfield, Walter Carpenter, Wm. Carpenter, Wm. Cary, Leo Castner, Adam Cedlinski, Roland Chapman, Marnos Charluian, Leon Chetter, John Christie, Thomas Chilvers, Stephen Clark, Michael Cleary (salesman), Mable Clinton, Thomas Cochrane, John Collins, Wm. Collins, George Congdon (accountant), Fane Cook, George Copulos, Joseph Costello (gear tester), Ivor Cottle, Joseph Cowle, Angus Cowan (baker), Henry Cramer, Wm. Cramphorn (brick-mason), John Csoka, John Cunningham, Ed. A. Cunningham, Chas. Curran (contractor), Mary Dailey, James Davis (retired), Winfield Davis (executive), Beryl Decker, Wm. Dee, Michael Demery (merchant), Nina Deutsch, John Dormer, Norman Dougherty, Wm. Downes, Archie Draper, Lawrence Duane, Jackson Dudley, Frank Dull, Grant Dusenberry (bookkeeper).

Fred Eaton, Harry Eggleston, Herman Elmquist, Chas. Eucker, Bernard Eveland, Lewis Fay, Harry Fellion, Ralph Fischer, Elmer Fish, Walter Fisher, Israel Fishman, Charles Fitzsimons, Percival Fitzsimmons (executive), Francis Flanagin, Samuel Frank, Walter Frankoski, Cecil Fromhart, Juzef Fryc, Carl Freyer (waiter), Walter Gamble, Thomas Garry, Rebecca Gasper, John Gaughen, John Gawron, Margaret Gegus, Jan Gicka, Fannie Gilmore, John Ginzel, Pasko Gjeldun, Ed. Glanz (plumbing store owner), Joseph Glass, Wm. Goergens, Louis Goldman, Harry Goodman, Helen Gorzala, Elizabeth Graber, Monroe Greenwood, Maria Gregory, Philip Grennan, Thos. Griffeth, Charley Guinyard, Hugo Gutowske, Martin Haley, Edward Hall (salesman), Emma Hall, Forest Hall, Oscar Hallberg, Ed. Halpin, Allison Harker, Daniel Harrington, Margaret Harris, Leaner Harrison, Geo. Hartley, Wm. Hartman, Henry Hastings, Wm. Havens, Leo Hayes (mechanic), Cora Healy, Conrad Henning, Percy Hinks, Herman Hinz, James Hogan (watchman), Mary Holman, Wm. Hoppa, Fred Howard, Richard Hoy, Arlan Huber, Julius Huebner (retired), Chas. Humphrey, Remy Huylebroeck, John Irvine, John Jackson, Jr. (live stock dealer), Wm. Jackson, Abraham Jacobs, Anna Jagodzinski, Matilda Jaminet, Amelia Jeffrey, S. M. Jeffrey, Joseph Jetue, Harry Johns, Thomas Johncox, Carl Johnson, Fred Johnston, Jr., Henry Johnston, Wm. Jones, Xerxes Jones.

Elton Karr, Henry Katz, Annie Kearney, James Kennedy, Thomas Kenney, Wm. Kennedy (electrician), Annig Kestekian, Marie Kinney, John Kirkland, Arthur Kirsch, Roza Kish, Stanley Klenczar, Elizabeth Knack, Andrew Kobren, August Kohlmeyer (inventor), Ruth Kohn, Julius Kolodzinski, Elizabeth Kovach, Maryanna Krajewska, Viktoria Krasinski, George Kreider, Frank Krick, Stella Kucharsky, Mary Kuhnle, Lawr-

The New Berkshire FAMILY PROTECTION POLICY

—PAYS—

$25 to $250 monthly income to insured's family for 10-15 or 20 years, if his death occurs within the above specified periods.

—PAYS—

$2500 to $25,000 face amount at the end of the specified monthly income period. If death does not occur within the above 10-15 or 20 years, face amount is payable at death, without income.

* * * * * * *

Premium reduces to original age, ordinary life rate, at the end of the 10-15 or 20 year period.

* * * * * * *

Waiver of premium and double indemnity benefits can be obtained. Contract fully participating, cash-paid up and extended term values.

* * * * * * *

Write for further details and investigate the "Selling Features" of this new policy

"Ask Any Berkshire Agent"

BERKSHIRE LIFE INSURANCE COMPANY
Incorporated 1851

Home Office
PITTSFIELD, MASS.

FRED H. RHODES,
President

Michigan—Continued

ence LaChance, Luther Lathrup, Ignacy Latowski, Frank Lawhead, Frederick Lawrence, Daniel Lawton, Jerry Leahy, Herbert Lemke, John Lennie, Napolean LeSage, Chune Levin, Nettie Lewis, Ed. Lickfeldt, Frank Lohmann, Victoria Loiko, Benjamin Loranger (chiropractor), Lincoln Lovejoy, Wm. McGregor, Thomas McCullough, Edmund McGrath, Anna McIntyre, Clifford McLeod (electrician), Francis McNamara, Wm. McRae (sales manager), Claud Madison, Antoni Makarewitz, Mary Maley, Ed. Maloney, Wm. Manion, Samuel Manello, Roy Manson (President of Machine Co.), Abraham Marcus (tinsmith), Agata Margavicz, Armin Marschner, Delia Martin, Earl Mason, John Matthyns, Ed. Matuszak, Thomas Mears, Wm. Meden, Thomas McCabe, Elia Michelson, Sadie Millen, Lucy Miller, Morris Milling (retired), Wm. Mitty (machinist), Ray Mohler, Milton Moist, Cyrille Monfette, Josip Moran, Fred Morgan (butcher), Comill Mortiere, Harry Murphy.

Louis Neicam, Alexander Neri, Arakel Nersesian, Ralph Newton (Express Co. owner), Mary Nimeth, Anders Nyman, Bernard O'Hora, J. Frank Oppenheimer, Katarayna Osska, Roy Ouellette, Antoinette Pachiarek, Julius Papp, Franciszka Pasieczna, Fred Passow (mechanic), Stephen Paull, Joseph Paulshock, James Payne, Verona Pek, Charles Perrin, Fred Peterson, Velma Peterson, Francis Petz, Edwin Phillips, Paul Pollmer, Josephine Pomian, John Popp, Cornelius Post, Harriet Powers, Robt. Poyner, Zolton Preizer, Chas. Prost, Abraham Pupko (merchant), Oscar Racette, Conrad Raschki (merchant), Frederick Reh, Thos. Reid, Wm. Renfree, Jno Rennard, Frederick Renter, Wm. Reynolds, Victoria Rice, Ione Richardson, Lucius Rodger, Carrie Rogers, Otto Rohde, Frederick Rohnert, Wm. Rose (Wm. Rose Investment Co.), Alexander Rosen, Louis Rosenberg, Harry Rosner, Marie Rottman, Jacob Rothacher, Mary Rothenburg, Abraham Rosenthal (clothing merchant), Eli Rappoport (tailor), Chas. Rowe, David Rubinstein, Peter Rumpel, Ernest Russell.

Joseph Sattler, Helen Saunders, Mary Savage, Fern Sawyer, Theodore Schaefer, Lucille Schleh, Edward Schoener, Marie Schroder, Bearnad Schulte, August Schultz, Wm. Schultz (grocer), Otto Schumacher, Henry Schwars, Adolph Schwartz, Harry Scott, Isabelle Seguin, Claude Shafer, Louis Shapiro, Ira Shepley, Martin Sheridan, Harry Shoate (wagon maker), Harvey Shoemaker, Joseph Short, Louis Siegel, Tobias Sigel (physician), Frederick Silk, Frederick Six (clerk), Mary Slawinski, Adam Slivinski, John Smith, Julius Smith, Ernest Snyder, Irene Sobecki, Harry Sosensky, Claribel Spencer, Bronislaw Stachelek, Stanislaw Stainiszewski, Margaret Stapelton, Wm. Stebbins, Anna Steinbach, Ada Stewart, Percy Stewart, Florida Stonebraker, Jarman Straughn, Isidore Straus, Barbara Strong, John Strong, Jacob Sukinic (fruit dealer), Stephen Swete, Theodore Szuszkiewicz.

Walter Taylor, Helen Teevin, James Templeton, David Thomas, Elizabeth Thomas, John Thompson, Chas. Tiefny, Holcomb Tiernan, Spencer Tiernan, John Tigehon, Maude Tinetti, Grazia Tocco, Edwin Tomes, George Toth, Ed. Treanore, Adolph Trudeau, Harry Tyler, Arthur Urquhart, Gabriel Vaghy, Dallas Van Allen, John Van Zanten, Anna Vargo, Harmon Vernor, Edward Vlodyka, Gustos Vors (merchant), John Vymazal, Charlotte Wagner, Harry Waller, Charles Warren, Sam Watnick, Isabella Watson, Wm. Webster, Wolf Weinsheboin (realtor), Chas. Westcott (marine reporter), Herman Westenbarger, Benjamin Weston, Leroy Wheat, Ben Wheeler, Oscar White, Anthony Wieczorek, Mark Wigle, Gran Winter, Frank Wloszek, John Woodcock, John Wojciechowski, Samuel Wolf, Josephine Wukitsch, Geo. Wynn, John Yaxa, Wilbur Young, Louis Zager, John Zdun, Walerjan Zebracki (contractor), John Ziajor, Otto Ziegler, Wm. Zimmerman, Joseph Zitka, Wallace Zwiener. Additional partial list by occupations: Accountant, advertiser, agent, appraiser, assemblyman, beautician, broker, building contractor, carpenter, cashier, 2 clerks, dentist, director of music, draftsman, engineer, executive, factory manager, fruit dealer, furrier, 5 housewives, 2 lawyers, liquidator, machinist, 3 managers, 2 mechanics, meter repairman, motion picture operator, night watchman, nurse, operator, painter, plumbing contractor, postal clerk, president Motor Car Co., proprietor, 2 realtors, 2 retired, sales manager refining co., salesman of Gas & Electric, steel merchant, 2 students, 3 teachers, teamster, timekeeper, traveling salesman. Industrial Companies:—No. 1, 310 claims, $68,508; No. 2, 214 claims, $61,860; No. 3, 1393 claims, $329,081; No. 7, 85 claims, $15,816 No. 8, 14 claims, $2,654; No. 14, 742 claims, $189,830; No. 15, 111 claims, $37,524.

DEXTER—$8,000
Ed. Grayer, Rose Quigg; 1 farmer.

DIMONDALE—$4,000
James Barber.

DOWAGIAC—$81,000
Wm. Cory, Joseph Kibler, Nathan White; 1 dentist, 1 farmer, 1 filling station owner, 1 insurance agent.

DRYDEN—$6,000
Howard French, John Kruse.

DURAND—$14,000
Jay Bullock, A. J. Ferguson (farmer); 1 housewife.

EAST LANSING—$170,000
Daniel Newton, Louis Sees (sugar chemist).

EASTPORT—$3,000
Wendell Evans.

EATON RAPIDS—$28,000
Herbert Boice, James Bright, Ethel Chaffin, James Parks (retired).

EDMORE—$15,000
1 civil engineer, 1 farmer.

EMPIRE—$4,000
Nelson McClary.

ENSIGN—$4,000
Alpha Frobert (farmer).

ESCANABA—$210,000
Edward Anderson, Emil Bergdahl, Wm. Bonifas (retired lumberman), P. F. Burns, Martin Donahue (mine owner), Benjamin MacKillican, James Murphy, Christiana Nelson, Harold Peterson, Hugh Robertson (dock agent), M. A. Synder, Charles Thatcher, Ed. Tobin, John Tolan (police chief).

EVART—$38,000
Wellington Conover.

FARMINGTON—$61,000
Ralph Smith (student), Fred Wellington.

FENNVILLE—$14,000
Chas. Bassett.

FENTON—$10,000
George Groom, Walter Hungerford.

FENWICK—$3,000
Verna Chapman.

FERNDALE—$129,000
Orlon Henry, Chas. Honeyball; 1 executive of Oil Co.

FERRYSBURG—$5,000
Emery Anderson; 1 boiler maker.

FLAT ROCK—$4,000
Alfred Carter.

FLINT—$1,460,000
Over 95 Ordinary Claims.
Over 214 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$25,000 or over
8— 10,000 to 25,000
4— 5,000 to 10,000
8— 3,000 to 5,000
23— 2,000; 51—1,000

Arthur Adams, Annie Boutin, Arthur Brabyn, Ada Brady, Elmer Cederberg, Geo. Connolly, Horace Donigan, Neal Edman, Gertrude Fitzpatrick, Alma Frost, Viola Guipe, Chas. Knowles, Priscilla Krause, Hugh Lago, Bertrand (auto worker), Geneveir Lang, Wm. MacWebb (retired), Mary McAllister, Kenneth McLaughlin, Wm. Moody, Anna Nielson, Carl Norman, Izidor Podner, Elizabeth Ragsdale, Ira Reed (salesman), Leo Regan, Lillian Robertson, Paul Rogers, Mary Romley, Ed. Runner, Virginia Russell, Moucy Shaheen, Joseph Schluchter, Mary Simpkins, Wm. Stark, Arnold Stern, Eathel Stewart, Wm. Studebaker, Joseph Taylor, May Thorne, Levant Tuttle (factory worker), Signa Vail, Ralph Vessey, Eugene Vliet, Ezra Wolfle, 1 auto trimmer, 1 bookkeeper, 1 manager. Industrial Companies:—No. 3, 96 claims, $23,440; No. 14, 107 claims, $25,508; No. 15, 11 claims, $2,791.

BEST FORM OF SECURITY

In commenting upon the life insurance payments in New Hampshire last year, Governor Francis P. Murphy said:

"Life insurance, though based on self-interest, is the most enlightening and benevolent form of security and protection which the advocates of self-interest ever manifested during the history of mankind. While there are many forms of insurance protection, legal reserve life insurance alone, offers the absolute assurance that the obligations incurred will be met and the promises made, kept.

"Insurance today is a universal, provident institution which reaches all classes and more or less affects all social and commercial interests. It is an essential element of human progress and a method and means for the uplifting of mankind to a higher level of economic security."

POWLER—$3,000
Isadore Werner.

PRANKENMUTH—$3,000
Herman Hoerauf.

PREMONT—$13,000
Neal Marsh, Leon Smith.

GALIEN—$5,000
Minnie Babcock; 1 housewife.

GAYLORD—$9,000
Jacob Laney.

GLADSTONE—$136,000
Nels Bjock, Cecilia DeHooghe, Peter Lindblad, Wm. Micks, Oscar Olson (carpenter) 1 superintendent.

GLADWIN—$12,000
Wm. Bollert (student), Geo. Grover, Fred Swinehart (farmer).

GRAND BLANC—$4,000
Hannah Borst.

GRAND HAVEN—$91,000
Walter Baumgardner, John Cavanaugh, Duke Dykhouse, Wm. Stang, Lambert Vyn.

GRAND LEDGE—$26,000
Ellena Granger, Valentine Lawrence, Lillian McCallum, Helen Vogt.

GRAND RAPIDS—
$4,641,000
Over 188 Ordinary Claims.
Over 221 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$500,000 or over
1— 250,000 to 500,000
1— 100,000 to 250,000
3— 50,000 to 100,000
5— 25,000 to 50,000
18— 10,000 to 25,000
15— 5,000 to 10,000
29— 3,000 to 5,000
38— 2,000; 82—1,000

Albert Barrett, Ed. Beecher, Chas. Boese, Ralph Bottorff, Chas. Bragg, Frances Bydalek, Peter Byelenga, Chas. Chase, Winnie Davison, John DeNeut, Jacob DeWitt, John Duffy, Glenn Easton, Milo Edison, Lewis Erwin, Theodore Etheridge, Adelbert Fish, Blaine Gavett, Shelby Hancock, Robt. Hannibal, Augustin Hendricks, Frank Hess (judge), Elizabeth Holt, Constance Jakusziska, Mildred Jankins, Zula Jessup, John Kooy (furniture trimmer), Mark Kuhn, Jay Mentzer, Wm. Morrison, Russell Mort, Bernard Nyhuis, Wm. Patterson, Willard Peck, Leon Pond, Harry Rason (furrier), LaVernon Rogers, Henry Roseberry, Harry Sanford, Frank Schemerhorn, John Sullivan (retired), Tony Szubinski, Tom Tholts, Lewis Tinney, John Truszkowski, John Van De Water, James Whitefleet; 1 bus driver, 1 cabinet maker, 4 executives, 1 foundryman, 1 furrier, 1 manufacturer, 1 realtor, 1 salesman, 2 teachers. Industrial Companies:—No. 3, 75 claims, $19,933; No. 14, 145 claims, $29,693; No. 15, 1 claim, $740.

GREENVILLE—$30,000
Joseph Cooper, Vera Hankis, Wm. Prentlee.

GROSSE POINTE—$420,000
Wm. Berlanger (artist), Made Hoobler, Sidney Miller, Jr., Jesse Rice, Arthur Schroeder; 1 executive.

GROSSE POINTE FARMS—
$960,000
Roy Chapin (company president), George Stoiber, Chas. Warren (attorney).

GROSSE POINTE PARK—
$178,000
Chas. Osborn, Jacob Rupp.

HAMTRAMCK—$93,000
Leon Dolacinski, Arthur Figurski, Michael Grajewski, Mary Krajewski, Genevieve Kurzeja, Czeslaw Orlowski, W. S. Trabczynski, Frank Wozniak.

HANCOCK—$48,000
Ed. Brown (chauffer), John Finlay (janitor), Wm. Hale, Patrick Leary, Mae O'Neill (cashier).

HANOVER—$5,000
Dorothy Houghton (teacher); 1 decorator.

HARBOR SPRINGS—
$12,000
Guy Melson.

HARRISON—$5,000
Ellis Hughes.

HART—$16,000
Chas. Hayward; 1 farmer.

HARTFORD—$15,000
1 druggist, 1 engineer.

HARTLAND—$4,000
George Buell.

HASTINGS—$36,000
Josiah Alwine.

HERMANSVILLE—$4,000
George Bartl.

HERSEY—$4,000
Samuel Kraft.

HESPERIA—$6,000
Ford Anderson, Victor Rapes.

HIGHLAND PARK—
$584,000
Myrtle Brennan, Eleanor Dodds, Aaron Goldfarb, Dan Grcevic, Reginald Hoover, Arthur Phillips, John Pietruszka, Wm. Sullivan, Chas. Thieme; 1 auto foreman, 1 salesman, 1 secretary.

HILLSDALE—$30,000
Darrell Berlin (line worker); 1 professor.

HOLLAND—$133,000
Ralph Baas, Victor Cherven, Herman DeFouw, Bernard DeVries (dentist), L. Ruth French, Jacob Geerlings, Jennie Grimes, John Luidens, Henry Meengs, John Ruggers, W. Curtis Snow, Isaac Ver Schure, Wm. Winter, 1 teacher.

HOLLOWAY—$9,000
Carl Brosamer, John Schwab.

HOLLY—$18,000
John Chase, Harry Gordon, Wm. Wilkinson.

HOLT—$18,000
Oscar Adcock.

HOUGHTON—$56,000
James Frimodig.

HOWELL—$18,000
Patrick Murninghan, Grosvenor Peirce (merchant), John Zmuda.

HUBBELL—$6,000
Hubert Zimmerman; 1 foreman.

HUDSON—$5,000
James McNulty.

HULBERT—$4,000
Erick Jacobson (farmer).

HUNTINGTON WOODS—
$14,000
Peter Stewart (physician).

IDA—$5,000
Paul Diroff (gas station attendant).

IMLAY CITY—$10,000
Marie Sharrard, Bessie Ward.

INKSTER—$16,000
Arthur Linderman.

IONIA—$187,000
Frank Allen, Chas. Church, Andrew Getts, Fred Green, Chas. Ireland, Watson Sherd, George Stark, Delos Stone, Sada Williamson.

IRON MOUNTAIN—
$75,000
Alfred Bryngelson (farmer), Victor Chiesa, Hugo Freier, Albert Hooper, Olof Person (tinsmith), Evart Reid; 1 clerk.

IRON RIVER—$29,000
James Barry (machinist), Richard Britten, Morris Counihan (jeweler), Reinhold Erickson (fireman).

IRONWOOD—$134,000
Patrick Driscoll (engineer), Chas. Eddelbuttel, Thomas Hagerty (janitor), Louis Hardenburgh, Herbert Maly, Matti Nelmark, Byron Wilcox; 1 superintendent.

ISHPEMING—$99,000
Emil Anderson, Gunnar Anderson (city engineer), Thomas Clancey (attorney), Emile Gaboury, Howard Gaboury, Laurence Geelan, C. Harrington, Dennis Hughes, Albert White; 1 yardmaster.

ITHACA—$15,000
Elien Kellogg, Agnes McArthur.

JACKSON—$965,000
Over 71 Ordinary Claims
Over 14 Industrial Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
2— 25,000 to 50,000
6— 10,000 to 25,000
8— 5,000 to 10,000
8— 3,000 to 5,000
8— 2,000; 38—1,000

Teresa Best, Antoni Bienkowski, Wm. Clark, Martin Gould, Earl Heinritz, Mildred Ickes, Wm. Lucke (foreman), Grace McFee, Donald Mather, Oliver Miller, Bryce Morrow, Minnie Murphy, Emma O'Donnell, Mabel Pepera, Chester Peterson, Wm. Ridenour, Chas. Shean (warden Jackson prison), Chas. Simpson, Emma Snyder, Elmer Vogt, Wm. West; 1 caretaker, 1 manufacturer, 1 merchant, 1 president advertising company, 1 treasurer. Industrial Company—No. 14, 85 claims, $21,336.

KALAMAZOO—$1,137,000
Over 80 Ordinary Claims
Over 172 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
2— 25,000 to 50,000
7— 10,000 to 25,000
3— 5,000 to 10,000
12— 3,000 to 5,000
14— 2,000; 41—1,000

Byron Biddlecome, John Boram, John Branch, Alfred Brown, Harry Collins, Gordon Dilne, Jr., Clifford Doan, Marjorie Eldridge, Alverdo Garrison, Thos. Gleason, Lula Hitzfield, Frank Ingling, Dora Johnson, Louis Kester, Servetus Longley, Peter Majdan, Emma Mead, Rosetta Odle, Sebastian Pell, George Rogers, John Roscoe, John Saxton, Ralph Shilts, Florence Wakefield, Howard Wicks; 1 bookkeeper, 1 executive, 1 insurance agent, 1 machine paper worker, 1 school janitor. Industrial Companies — No. 3, 25 claims, $4,656; No. 14, 147 claims, $21,336.

KEEGO HARBOR—$4,000
Catherine Franckowiak.

KENTON—$3,000
Louis Dersnah.

KINDE—$3,000
Guy Balfour.

LAKE CITY—$16,000
Thomas Steffe, Dr. Frank Torrey.

LAKE ODESSA—$15,000
Ina Smith, John Smith.

LAKE ORION—$8,000
John Arnold.

LANSING—$860,000
Over 74 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$10,000 or over
5— 5,000 to 10,000
4— 3,000 to 5,000
17— 2,000; 42—1,000

Wm. Barber, Ralph Benedict, Gilbert Carpenter, Roy Chrouch, James Converse, Frank Cressman, Philip Deakins, Ralph Fosget, George Greene, Sophia Haggitt, Harry Hallenbeck, Chas. Halsted, Blanche Hammond, Walter Hath, Ernest Hawkes, Howard Holmes, Richard Jones, Edwin Kneeland, Andrew Lindblon, John Morrissey, Milton Munger, Arthur Murlin (printing company manager), Wm. Murphy, Frederick Neuman (machinist), Wm. Norton, Angela Paradise, Geo. Perfitt, Laura Revis, James Riley, Joseph Roe, Andrew Rogozniski, Harry Silsbee, Wm. Simmons, James Skinner, Albert Sleeseman, Frank Solomon, Stanley Sowinski, Albert Stevenson, Wm. Summers, Wm. Tjiema, Nickals Topuzoff, Clyde Waldo, Adolph Wischnewski, Eva Wright (teacher); 1 confectioner, 1 lawyer, 1 manufacturer, 3 retired.

LAPEER—$37,000
Thomas Burke (city engineer), Florence Lorene Higley, Dr. Ed. Rumer, Lena Snowman.

LASALLE—$4,000
Walter Koch.

LAURIUM—$46,000
Ed. LeGendre (attorney); 1 janitor, 1 housewife, 1 store manager.

LELAND—$10,000
Otto Schwartz.

LEROY—$4,000
Ed. Oberlin.

LESLIE—$14,000
Maurice Compton, Robt. Farrand (carpenter), Claude Hiser; 1 store owner.

LITCHFIELD—$5,000
Wm. Freeman.

LOWELL—$11,000
Bert Chrnahan.

LUDINGTON—$198,000
Jesse Barrett, Harry King, Krene Liebertran, John Loppenthien (dentist), Lina Myers, Walter Ptaszenski, Frank Sullivan; 1 lumber company manager, superintendent of Gas & Electric Co.

LUNA BIER—$4,000
Marion Halsey.

McGREGOR—$4,000
James Brown.

MACKINAC ISLAND—
$35,000
James Bogan.

MACKINAW CITY—$8,000
Elliott Stevenson, Geo. Stringham.

MANISTEE—$77,000
Adolph Kann, Emil Rosenow; 1 surgeon.

(Continued on next page)

Michigan—Continued

MANISTIQUE—$15,000
Policeman.

MAPLETON—$4,000
Nicholas Kaufmann (farmer).

MARQUETTE—$157,000
John Cashen (blacksmith), Thomas Cleary, Frederick McD. Harkin (physician), John Harrington (machinist), Florence Jacobs (student), Wm. Lunn, Chas. Lydblade (machinist), Jacob Smith; 1 inspector, 1 lumberman.

MARSHALL—$73,000
Percy Cubbon; 1 executive.

MARTIN—$5,000
Carl Bartholomew.

MARYSVILLE—$4,000
Oscar Snyder.

MASON—$6,000
Harold Shattuck; 1 treasurer.

MAYFIELD—$10,000
Franklin Miller.

MELVINDALE—$14,000
John Nebiolo.

MEMPHIS—$9,000
Grant Bartlett.

MENOMINEE—$85,000
Annie Bartholomew, Peter Helander, Albert Koch, Herbert Lundmark, Hulda Rick, Mark Vanderlip.

MERRILL—$6,000
Dr. Russell Hawley.

MERRITT—$4,000
Jay Hoard.

METAMORA—$3,000
Frank Gardner.

MIDDLEVILLE—$60,000
Reginald French (owner flour mill).

MIDLAND—$34,000
Willbur Grice.

MILAN—$13,000
Ray Denton, Bernard Siefker, Joseph Siefker.

MILFORD—$6,000
Fern Richman.

MILLINGTON—$3,000
Elmer Coles.

MOHAWK—$4,000
Battista Puchiotlino (miner).

MONROE—$165,000
Joseph Anteau, Benjamin Burdeaux, Francis Cicotte, Ed. Conlisk, Loring Leathers, Margaret Martin, Guy Mealey, Wm. Norris, Clarence Ouderkirk, Wm. Smith, Dorothy Yarger; 1 fireman.

MONTAGUE—$9,000
Henry Sturtevant.

MONTGOMERY—$5,000
Wm. Blatter, Doroth Gilmore.

MOORE PARK—$3,000
Frank Seymour.

MOUNT CLEMENS—$148,000
Frank Gatz, Karl Gimmler, Albert Holtz, Wm. Kurzhals, Geo. McGinnis, Ernest Meichsner (butcher), Arthur Warren; 1 retired.

MOUNT MORRIS—$8,000
John Gazarek, Ross Wolfe.

MOUNT PLEASANT—$69,000
Edward Carr, Ed. Mells, Wm. Rankin; 1 executive, 1 gateman, 1 professor.

MUIR—$4,000
John Tooker.

MUNGER—$3,000
Conrad Strieter.

MUNISING—$108,000
Fred Green.

MUSKEGON—$420,000
Jos. Becknell, Frank Blumrich, Earl Curtis, Albert Edwards, Elenora Feetham, Henry Freye, Earnest Gerst, Irwin Goetchins, Nathan Hammond, Raymond Hayford, Carleton Johnson, Horace Mann, Wm. Miller, Bert Moodt, Roy Nichols, Wm. Pierson, Walter Poole (Secretary Manufacturers' Association), Annie Putnam, Bertha Rojan, Stanley Stephens; 1 housewife, 2 retired.

MUSKEGON HEIGHTS—$43,000
John Fitch, Henry Morton.

NAUBINWAY—$4,000
Ellen Perkins.

NEGAUNEE—$42,000
John Antell (farmer).

NEW BALTIMORE—$40,000
Housewife.

NEWBERRY—$37,000
Isaac Maki, Andrew Weston.

NEW HAVEN—$3,000
Frank LaForge.

NEW LATHROP—$9,000
Nettie Cooper, Leonard Seiferlein.

NEW TROY—$5,000
Samuel Bitchey (carpenter).

NILES—$84,000
Frederick Burger, Jr., Willis Fisher, Burton Giddings, George Porter, Wm. Smith (optician).

NORTHPORT—$6,000
John Scott.

NORTHVILLE—$12,000
Nelson Schrader.

NORWAY—$16,000
Amanda Anderson, Carl Danielson.

ONTONAGON—$14,000
James Corgan (warden).

OTTAWA LAKE—$9,000
Richard Bennett, Earl Hicker.

CUSTED—$4,000
Emmett Drake.

OVID—$9,000
Samuel Kelley, Wm. White.

OWOSSO—$87,000
Leon Minor (lawyer), Nicholas Olajos; 1 service station operator.

OXFORD—$15,000
Chas. Boomer, Chester Meriam; 1 housewife.

PALMYRA—$5,000
Ed. Stewlow.

PECK—$4,000
James Foster.

PETOSKEY—$64,000
Carrie Graham.

PEWAMO—$4,000
Fay Townsend.

PICKFORD—$3,000
Violet Ames.

PITTSFORD—$10,000
Fred Post, Beulah Marowelli.

PLEASANT RIDGE—$101,000
Appraiser.

PLYMOUTH—$28,000
Chas. Sheffler.

PONTIAC—$580,000
Over 41 Ordinary Claims
Over 36 Industrial Claims
Charles Carson, James Eddy, John Egaff, Ernest Fiebelkorn, Harry Hartle, Paul Jockwig, Joseph Jossman, Christian Larson, George Macek, Harry Pape, Chas. Phelps, Hattie Rawley, Adelbert Rech (factory worker), Maurice Reeves, Thomas Sutton, Walter Wetzel, Chas. Wixom; 1 farmer, 1 foreman, 1 housewife, 1 photographer. Industrial Companies—No. 2, 27 claims, $6,948; No. 15, 9 claims, $2,553.

PORT HURON—$322,000
Over 33 Ordinary Claims
John Bettis, Wm. Jenks, Geo. Johnston, Roy Kemp, Christa Potter, Timothy Ryan (tailor), Esther Swan, Otto Thrun (tool maker), Herbert Weil, George Whittaker; 1 general manager, 1 lawyer, 1 retired, 1 theatre manager.

PORTLAND—$16,000
Minnie Myers, Francis Zanto; 1 warehouseman.

QUINCY—$7,000
Bert Clark, Estelle Goltschalk.

RAMSAY—$3,000
Irl Dulebohn.

RAVENNA—$3,000
Chas. Dirkes.

REED CITY—$10,000
Omar East.

REESE—$10,000
Ed. Stein.

REMUS—$14,000
Omen McDonald.

RICHMOND—$21,000
Geo. Keeler, James O'Rourke, Alma Rogge.

RIPLEY—$4,000
Thomas Davey.

RIVER RANGE—$4,000
Pete Mudrik.

RIVER ROUGE—$38,000
Gertrude Bloom.

ROCHESTER—$19,000
L. Delos Burch, John Ptach (student), Wm. Rollison (factory worker); 1 janitor.

ROCKFORD—$8,000
John Hammer, James Richards.

ROGERS CITY—$16,000
Hermann Klann.

ROMEO—$6,000
John Hossler.

ROSCOMMON—$4,000
Burton Fought.

ROSEVILLE—$14,000
J. E. McDevitt.

ROYAL OAK—$76,000
Wm. Anderson, Lois Caldwell, Jas. Donaldson, Curtis Hepler, Cora Hollinger, Edward Mauer (truck driver), George Meyers, Dr. Gordon Parker, Wm. Schultz (painter); 1 machinist, 1 engineer. Industrial Company—No. 15, 4 claims, $3,668.

SAGINAW—$846,000
Over 79 Ordinary Claims
Over 163 Industrial Claims
CLAIMS BY AMOUNTS:
2—$25,000 or over
4— 10,000 to 25,000
12— 5,000 to 10,000
18— 3,000 to 5,000
10— 2,000; 33—1,000
Robert Anderson, Frank Argle, Wm. Bitchnau, Miles Bristol, Jr., Clarence Browne, Chas. Cates, Harry Cohen, Laura Engel, Fred Eurich, John Hogyan, John Laing, Joseph Moeller, Chas. Moran, Archibald Mountjoy, Rudolph Otto, Lucile Pakoske, Frederick Passow, Fred Popp, Conrad Roth, Rosa Rumrell, Harold Schmidt (executive), Almon Sharp, Clyde Vinton, George Walz, Jr., Harry Woods; 1 electrotyper, 1 foreman, 1 grocer, 2 lumber dealers, 2 managers, 1 professor, 1 proprietor of garage, 1 retired, 1 treasurer of company. Industrial Companies—No. 3, 73 claims, $18,220; No. 14, 90 claims, $15,196.

SAINT IGNACE—$19,000
Carl Young.

SAINT JOHNS—$38,000
Roswell Dexter, Wm. Hearl, Bertha Smith; 1 assistant postmaster.

SAINT JOSEPH—$84,000
Peter Adent, Carl Adler, Herber Momaweck, Julius Rutkoski, Harris Sampson, Ferdinand Streich, Albert Wenzloff.

SALEM—$4,000
Gilbert Thompson.

SANDUSKY—$4,000
Edward Tubbs.

SAUGATUCK—$5,000
George Curtis.

SAULT STE. MARIE—$88,000
Anthony Bosley, David Oremus; 1 proprietor.

SCOTTVILLE—$5,000
Floyd Zerbe.

SENEY—$4,000
Wm. Grondin.

SHELBY—$15,000
Joseph Doucette, Elwood Keck, Gjorup Pedersen.

SIOUX STE. MARIE—$3,000
John Watson.

SOUTH HAVEN—$18,000
John Miller.

SOUTH RANGE—$5,000
Evert Maatttala.

SPARTA—$12,000
Chas. Eppens, Fred Spicer.

SPRINGPORT—$80,000
Manufacturer.

STANWOOD—$4,000
Druggist.

STEELE—$3,000
Elizabeth Collins.

STEPHENSON—$6,000
Andrew Dainko, George Hulsizer.

STURGIS—$73,000
Lucille Brown, Ed. Grossman, Frank Heald (dentist), James McLauchlin, John Mahle, James Park, Fred Robinson, Benjamin Wilson.

SUTTONS BAY—$10,000
Retired.

TECUMSEH—$8,000
John Baker, George Cole, Jesse Smith.

THREE RIVERS—$36,000
Walter Bell, Cyrus Owen, Howard Plumber (auto dealer), Elmer Schultz.

TOPINABEE—$3,000
Ignatius Tryban.

TRAVERSE CITY—$98,000
Andrew Baxter, Earl Young; 1 housewife, 1 retired manufacturer.

TRUFANT—$4,000
Lars Poulsen.

UTICA—$3,000
Chas. Kempf.

VESTABURG—$4,000
Chas. Snyder.

VAN DYKE—$5,000
Martin Steudle.

WAYNE—$56,000
Dr. Freeman Hover, Thos. Jamieson (attorney), Dema Tyler.

WEST BRANCH—$15,000
Chas. Copsey, Walthmore Huck, Earl Stanard.

WEBBERVILLE—$5,000
Etha Smith; 1 druggist.

WHITEMORE LAKE—$4,000
Ruben Portnoff.

WHITE PIGEON—$5,000
Henry Wade.

WHITTEMORE—$5,000
John Curtis (student).

WILLIAMSTON—$16,000
Harry Watson.

WYANDOTTE—$44,000
Patrick Cassidy (coal dealer), Jerimiah Drennen, Lawrence Fiedler, Louis Gee, George Parsons, Mark Rauch, Wm. Raupp, Jr.; 1 retired attorney. Industrial Company—No. 15, 2 claims, $1,020.

YPSILANTI—$193,000
Linville Brown, Margaret Courtney, Luella Dieter, Homer Eldridge, Laura Fey, Thomas Hankinson, Arthur House, Penrose Shepler; 1 retired.

ZEELAND—$14,000
Russell Karsten, Martin Zwagerman.

MINNESOTA

Total Payments in State.....$52,800,000
Rank in Payments.....14th
Rank in Population.....18th
Payments Per Capita.....$20.04

ADA—$10,000
John Keninger.

AITKIN—$12,000
Annie Erickson, Hennes Mattila.

ALBERT LEA—$104,000
Robert Berglund, Wm. Chamberlain, Andrew Johnson (probate judge and attorney), Ruby McNeill; 1 retired, 1 station operator.

ALEXANDRIA—$31,000
William O'Brien.

ALPHA—$4,000
Fred Stick (farmer).

ANOKA—$55,000
Lumberman.

APPLETON—$8,000
Retired merchant.

ARGYLE—$23,000
Leo Fitzsimmons.

ARLINGTON—$11,000
Joseph Dietz; 1 shop proprietor.

AURORA—$13,000
Frank Grudnosky, Louis Kovach.

AUSTIN—$97,000
Emma Burgess, Chester Decker, Theodore Raker; 1 farmer, 1 printer.

BALATON—$9,000
Albert Goltz.

BATTLE LAKE—$8,000
Otto Patterson, Edward Rudh.

BELGRADE—$4,000
Frank Deters.

BELLE PLAINE—$10,000
Henry Schultz.

BEMIDJI—$45,000
1 dentist, 1 housewife.

BENSON—$51,000
Randolph Arnold.

BERTHA—$6,000
Herman Hokanson, Rose Morey.

BIGFORK—$5,000
Peter Evensen.

BIRCHDALE—$4,000
George Maglaory.

BISCAY—$10,000
Edward Jensen.

BLACKDUCK—$4,000
Leo Fisher.

BLOOMING PRAIRIE—$6,000
Margaret McAdam, 1 farmer.

BLUE EARTH—$25,000
Harry Ankeny; 1 farmer.

BOVEY—$6,000
Hazel Johnson.

BOWLERS—$4,000
William Hoover.

BRAHAM—$14,000
Hildagrade Duabar, Mary Ravlin.

BRAINERD—$98,000
Frank Gallupe, Jerome Struck, Harry Wolvert.

BRECKENRIDGE—$9,000
Peander Torgenrud; 1 housewife.

BROWERVILLE—$4,000
Agnes Friauf.

BUHL—$15,000
Walter Cass, Samuel Rovelsky.

BURTRUM—$5,000
John Johnson.

BUTTERFIELD—$5,000
Fred Alexander, Milton Grant.

BYRON—$4,000
Thor. Thorson.

CAMBRIDGE—$15,000
Hans Dahlman; 1 milliner.

CAMPBELL—$7,000
James McIntyre, 1 company manager.

CANON FALLS—$23,000
Arthur Edstrom, Lumber Sawyer.

CARLTON—$22,000
Elmer Hallberg, Charles Wenberg (produce dealer).

CHYLON—$4,000
Clifford Johnson.

CHANDLER—$5,000
John Herbert.

CHICAGO CITY—$4,000
Charles Bergquist.

CHOKIO—$9,000
Harry Jipson.

CLAREMONT—$9,000
Osman May.

CLARKFIELD—$5,000
Bert Knutson.

CLOQUET—$37,000
Henry Oja.

COKATO—$4,000
Paul Andreen.

COLERAINE—$11,000
Anna Murnik.

COMFREY—$5,000
August Gabrielson.

COSMOS—$4,000
Maintenance patron.

COTTONWOOD—$4,000
George Gee.

CROOKSTON—$87,000
John Balfour, Alexander Huotte, C. Strander.

CROSBY—$26,000
Herman Linneman, Abraham Mark; 1 housewife.

DASSEL—$14,000
Knute Johnson.

DAWSON—$11,000
James Thornby.

DEER CREEK—$5,000
Clarence Miller.

DEERWOOD—$4,000
James McCarville.

DELAND—$4,000
Gerhard Geertgens.

DENNISON—$8,000
Emmitt Lockner

DETROIT LAKES—$32,000
Thomas Lawrence, Herman Maisel.

DODGE CENTER—$14,000
Henry Cook; 1 farm helper, 1 merchant, 1 retired.

DULUTH—$1,467,000
Over 114 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
1— 25,000 to 50,000
2— 10,000 to 25,000
11— 5,000 to 10,000
24— 3,000 to 5,000
20— 2,000; 55—1,000
Alfred Anderson, John Carr, Bertha Craven, Mary Croup, John Gajewski, Dennis Harrington (mechanic), Frederick Holloway, Eugene Isham, Frank Johnson, Fred LePage, Alfred Lindeman, Sara Murphy, Clyde Nelson, Henry Parvi, Chauncey Pattinson, Linda Pihlman, Elina Pumala, Fred Ranzinger, Jacob Schmid (station agent), Alfred Sellers, Jesse VanEtten, Geo. Wagner. Additional partial list by occupations: Agent, contractor, court officer, dispatcher, gardener, housewife insurance, laborer, 2 lawyers, merchant, milk truck driver, music teacher, night watchman, retired, statistician, superintendent, teacher, utility man.

EAGLE BEND—$6,000
Horace Juday (restaurateur); 1 farmer.

EAST GRAND FORKS—$17,000
Stanley Dunlap, Frank Irwin; 1 farmer.

EASTON—$4,000
Martin Hultgren

EDEN PRAIRIE—$4,000
John Bren.

ELBOW LAKE—$6,000
Carl Paetow.

ELY—$77,000
Ernest Anderson, Cecil Nicholls, Joseph Podboy; 1 blacksmith.

EVELETH—$56,000
Frank Skibba.

EXCELSIOR—$15,000
Leon Maynard; 1 advertiser, 1 farm manager.

FAIRFAX—$5,000
Arinin Clobes.

FAIRLAND—$6,000
Ole Sandsmark.

FAIRMONT—$53,000
John Roehler, John Wolf; 1 Service Oil Company manager.

FARIBAULT—$87,000
George Snyder.

FARMINGTON—$12,000
George Kimber.

FELTON—$7,000
John Sunde; 1 farmer.

FERGUS FALLS—$78,000
Rosie Hartik.

FERTILE—$8,000
Melvine Bennes (salesman).

FOLEY—$4,000
Emma Kozisek (stenographer).

FOREST LAKE—$4,000
Theodore Muller.

FORT SNELLING—$24,000
William Melsby, Carl Olson, Paul Rolle, Claude Wilkes.

FOUNTAIN—$6,000
Collie Foss; 1 merchant.

FRANKLIN—$8,000
Jacob Heikkila, Charles Brown.

FRAZEE—$25,000
Sidney Huntley; 1 realtor.

GLENCOE—$17,000
Fred'k Keehn, Jno. Shamla; 1 clerk.

GLENWOOD—$19,000
John Hibbard, Jr., Fred Schroeder.

GOODRIDGE—$4,000
Hilda Boe.

GRACEVILLE—$6,000
Teacher.

GRAND RAPIDS—$17,000
George Deaver.

GRANDY—$6,000
Nels Bakke; 1 farmer.

GRANITE FALLS—$17,000
Alma Fitzner, Belle Grederick.

(Continued on next page)

Minnesota—Continued

GREEN ISLE—$4,000
Henry Simonson.

GREY EAGLE—$4,000
Theodore Kirchenurtz.

HACKENSACK—$3,000
George Miell.

HAMEL—$3,000
Paul Cook.

HARMONY—$5,000
Archibald Olsen.

HASTINGS—$47,000
Thomas Moran, Otto Reissner.

HENDRICKS—$4,000
Benjamin Fjeseth.

HENNING—$4,000
Claus Loock.

HERMAN—$4,000
Jacob Olson.

HIBBING—$127,000
Cornelius Driscoll (retired), Walter Freeman, William Galloway, Carl Hanson, John Higgins, August Jackson, Angus MacDonald, Edward Masom, George Maycroft, Frank Merrill; 1 banker, 1 clerk, 1 retired.

HOPKINS—$197,000
John Carlson (farmer), Steve Kartak, Warren Scribner (managing partner).

HOWARD LAKE—$4,000
Mattilde Lee.

HUTCHINSON—$37,000
Charles Borkenhagen (owner clothing store), Agnes Krslean.

INTERNATIONAL FALLS—$79,000
James King, Stephen McHugo.

IVER GROVE—$4,000
Jacob Hofmeister.

KARLSTAD—$5,000
Henry Peterson.

KASOTA—$4,000
Peter Von Seelen.

KASSON—$12,000
1 farmer, 1 proprietor.

KEEWATIN—$14,000
Richard Camaish.

KELLOGG—$4,000
Mail messenger.

KELLY LAKE—$5,000
Raymond Conner.

KENNETH—$19,000
Nicholas Hemmer; 1 farmer.

KENYON—$8,000
Ragnvald Leland.

KILKENNY—$9,000

KIMBALL—$5,000
Magnue Johnson.
Solomon Sage.

LAKE CITY—$37,000
William Bennett; 1 druggist.

LAKE PARK—$5,000
Victor Carlson.

LAKEVILLE—$4,000
Raymond Krause.

LAPORTE—$4,000
Theolyn Holt.

LE SUEUR—$27,000
1 chairman, 1 warehouse worker.

LEWISTON—$10,000
Charlie Every.

LEWISVILLE—$11,000
Ida Ahl, Anna Meyer; 1 housewife.

LINDSTROM—$15,000
August Nickelson, Lawrence Peterson.

LITCHFIELD—$27,000
Herman Johnson, Edward Peterson.

LITTLE FALLS—$74,000
Joseph Dudek, Ernest Larson, Olaf Muus, Clarence Sprandel.

LITTLE FORK—$4,000
Alexander Erickson.

LORETTO—$4,000
Lonzo Moses.

LOWRY—$4,000
Alfred Anderson.

LUVERNE—$9,000
Margaret Bristol.

MABEL—$17,000
Percy Lind (meat market owner).

MADELIA—$13,000
Barbara Goodburn, James Walsh.

MAHNOMEN—$5,000
Henry Schroeder.

MANKATO—$217,000
Simeon Burch, Charles Cooper, Frank Gustafson, Henry Kuhn, Albert Miller; 1 farmer, 3 lawyers, 2 retired.

MAPLE LAKE—$24,000
Henry Ramey, Alfred Wurm, 1 owner pool hall.

MAPLE PLAIN—$6,000
John Norton.

MAPLETON—$5,000
Wm. Taylor.

MARKS—$5,000
Henry Wagner.

MARSHALL—$17,000
Leonard Blake.

MELROSE—$15,000
Bernice Servatius; 1 barber, 1 electrician.

MENDOTA—$16,000
Lodowic Hause.

MILAN—$4,000
Thors Thorson.

MINNEAPOLIS—$14,337,000
Over 653 Ordinary Claims.
Over 179 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$500,000 or over
2— 100,000 to 250,000
9— 50,000 to 100,000
16— 25,000 to 50,000
33— 10,000 to 25,000
40— 5,000 to 10,000
129— 3,000 to 5,000
99 2,000; 324—1,000

Andrew Alden, Gustaf Allen, Lucien Allen, Carl Anderson, Helmer Anderson, Gust Andrews, Melvin Arnold, Cora Aust, Ida Bach, Donna Bacheller, Seymour Backus (executive), John Bakken, Fred Barney, Arthur Barthe, Lora Beattie, Oscar Berquist, Oscar Bierbauer, Albert Bliss, Wellman Brink, Wm. Bromberg, Edith Brown, Fred Brown, Benj. Bugenstein, Frederick Bunt, Harry Burwell, John Campbell, Jonanthan Carson, Harry Chance (fire marshall), Mary Clark, Guy Cleveland, Wilbur Cooke, James Cravens, Allen Crowell, Charles Dahl, Lewis Daniel (insurance agent), Peter Defoe, Edward Dinwiddie, Rebecca Duggan, Wm. Dworsky, Mary Dzubay, Rev. Thore Eggen, Walter Eggleston (realtor), Blanche Ericksen, Carl Erickson, Olaf Erickson, Sivert Erickson, Roscoe Fawcett, Marias Feeney, Richard Filiatreau, Richard Finke (foreman Milling Company), Kalman Fish, Gerald Frey, George Gable, Arthur George, Philip Goldberg, William Goodnough, Geraldine Grech, Samuel Guffan.

Frank Hanily, Fred Head (vice-president), Melvin Heian, John Hellstrom, Peter Herheim, Rose Hirsh, Oscar Hoffer, Glenn Hokanson, Alfred Holstrom, Gust Hultman, Charles Hunter, George Hutchins (merchant), Sigfrid Jacobson, Nettie Janovitz, Julius Jensen, Alfred Johnson, Floyd Johnson, Amy Jones, Beatrice Julin, Vera Junkin, Harry Kane, Fred Keeler, Sarah Kehoe, William Kennedy, Annie Kenney, Henry Kinney, Mary Lamb, Herbert Lamberton, Valentine Langert, Emma Larson, Isaac McLellan, Erastus McMains, Charles McNaughton, Wm. Madden, Bernard Maher, Edward Massolt (manager Bottling Company), Chas. Mattison, Charles Meredith, Charles Miller, Wm. Moore, Mary Morris, Reynold Myhre, Jay Near (editor), George Nelson, Killian Nelson, Morris Nelson, Morris Noodelman, Benjamin Nolt, Charles Oliphant, Eunice Oliver, Eskil Olson, Floyd Olson, Nels Olson, Elias Ostroat, Herman Otis (hotel clerk), Walter Otteson.

Clarence Patterson, Marshall Pearce, Willie Peters, Joseph Plank, Joseph Pleva, John Pommer, George Post, Arthur Rand, Hazel Reno, Clark Roarty, Hiram Ross (lumberman), Edward Rustad, John Sattler, Fritz Schmidt, Peter Schonhovd, Martin Schulz, Seymour Shirley, George Sjoblom, Fred Smoldt, Charles Sodergren, Richard Spettel, Gordon Starr, Oscar Steinbach, Joseph Stern, Reinhard Sullwold, Odvin Swan, Martha Tate, Leonard Thibodeau, Mary Thomson, James Thornley, Samuel Thorpe, William Thurston, Samuel Trapskin (tailor), Luther Trybom, Herbert Vlieland, John Vogel, Anders Voss, Edward Wells, William White, Ruth Williams, Mary Worrell, John Zettel, Thomas Ziebarth, Oscar Ziskin. Additional partial list by occupations: Baggageman, bookkeeper, butcher, cafe owner, 2 carpenters, conductor, contractor, credit manager, dairyman, decorator, engineer, 3 executives, farmer, fireman, fire marshal, foreman, fur merchant, gas inspector, grocer, 4 housewives, insurance agent, 2 laborers, manager, 4 merchants, musician, oil company employee, physician, president of Elevator Company, president of Lumber Company, railway superintendent, realtor, retired, 2 salesmen, shipping clerk, state weigher, superintendent, supervisor of detectives, switchman, 2 teachers, vice-president Building Materials Company, vice-president Manufacturing Company, waiter. Industrial Companies:—No. 3, 167 claims, $40,643; No. 15, 12 claims, $3,677.

MINNESOTA LAKE—$5,000
Agnes Schwcer.

MINNETONKA BEACH—$67,000
Samuel Confer (realtor).

MONTEREY—$4,000
Audrey Langner.

MONTEVIDEO—$25,000
Jesse Brown, James McCarthy; 1 cashier, 1 supervisor.

MOORHEAD—$47,000
Herman Gutaw, William Horn; 1 realtor.

MORA—$13,000
Arthur Durant, Nels Johnson (tailor).

MOUNTAIN LAKE—$9,000
John Hiebert.

NASHUA—$4,000
William Reetz.

NASHWAUK—$17,000
William Hennebery.

NERSTRAND—$7,000
John Hanson (farmer), John Hukee.

NORTH BRANCH—$23,000
John Linner; 1 company manager.

NORTHFIELD—$47,000
Harriet Bill, Joseph Doub, Francis Lussing, Ansgar Sjulstad; 1 housewife.

NORTH MANKATO—$4,000
Andrew Hedberg.

OAK TERRACE—$6,000
Frances Dvorak, Arnt Grande.

OGILVIE—$4,000
Charlie Norman.

ONAMIA—$4,000
Herbert Emerson.

ORTONVILLE—$26,000
Frances Ellingson; 1 lumberman.

OSOKIS—$7,000
Eltgroth Nicklaus.

OWATONNA—$38,000
Louis Mens, Jake Olejnicak, Wm. St. Clair.

PARKERS PRAIRIE—$26,000
Emil Hallin (druggist).

PARK RAPIDS—$47,000
Benjamin Wright; 1 insurance agent.

PAYNESVILLE—$218,000
Eddie Johnson.

PELICAN RAPIDS—$79,000
Paul Frazee (realtor); 1 manager, 1 grocer, 1 realtor.

PINE RIVER—$5,000
William Lauritzon.

PRINCETON—$17,000
John Kuhrke.

PRIOR LAKE—$6,000
Jno. Deere.

PROCTOR—$17,000
Joseph Auge, Gordon Herbranson, James McDermott.

RACINE—$8,000
Sarah McKee, Lewis Schwarz.

RED LAKE FALLS—$21,000
Emma Dupont, Michael Ford.

RENVILLE—$6,000
Edgar McBroom.

RICHMOND—$5,000
Bernard Feldhedge.

RICHVILLE—$4,000
Nels Larson.

ROBBINSDALE—$37,000
Elmer Begin.

ROCHESTER—$318,000
Mont Boord, Arthur Brabyn, Earnest Dunlop, Katherine Hurley, Louise Kitzman, Verna Kokrda, Ole Lee, Percy Lind, Christopher Lynard, Thos. Nagle, Parker Rudy, James Russell, Carlton Whiting, Idella Wilsey; 1 farmer, 1 merchant, 1 salesman, 1 treasurer, 1 U. S. Representative.

ROYALTON—$4,000
Edmund Miller.

RUSH CITY—$28,000
Royal Markham, Frank Carlson; 1 attendant, 1 clerk.

SAINT CLOUD—$278,000
Andrew Ahles, John Goedker, Albert Grewe, John Nelson, James Reed, Raymond Schwarz, Arvid Wahlberg 1 stock foreman.

SAINT JAMES—$19,000
Pop bottler.

SAINT JOSEPH—$8,000
Peter Pallansch.

SAINT LOUIS—$49,000
Thomas Bullock.

SAINT PAUL—$5,875,000
Over 377 Ordinary Claims.
Over 95 Industrial Claims.
CLAIMS BY AMOUNTS:
1—$250,000 or over
2— 100,000 to 250,000
3— 50,000 to 100,000
8— 25,000 to 50,000
20— 10,000 to 25,000
28— 5,000 to 10,000
57— 3,000 to 5,000
68— 2,000; 129—1,000

Frieda Baldwin, George Bamford, William Bannon, William Barnett, Zotique Beaudin, Adella Blair, Archie Bogert, William Bowers, Frank Brantel James Brown, Samuel Bulle, Thos. Bullock, Edwin Chapple, Abraham Cherniss, Walter Chlrogg (clerk), Anna Christensen, Jerry Clark, Catherine Cochran, Edmond Cullen, Frank Czmiel, Hattie Doran, John Englehart, Roger Evan, Lester Everly (teacher), Dorothy Flannigan, Hane Gareleck, Vernie Gherty, John Giles, Abraham Greenberg, George Griebs (hotel operator), Emily Guldborg, John Henricks, Clare Herman, Rachel Hershstein, George Hickey, Sigrid Hommedal, Wilhelmina Hopfauf, Carl Huppert, Thomas Jones, F. Jury, Louis Kamman, Henry Kaplan, Louis Keller, Henry Kinney, John Kovecsi, Martin Lettin, Frederick Leslie, Jacob Levy (grocer), Carl Lewereny (state income tax auditor), Mike Lioncons, Willis Locke.

Alexander McDonell, James McGuirt, William McMurran, Fannie Melamed, Irving Melin, Garret Mies, Mikkel Mikkelson, George Morrison, Sr., Margaret Nachtigal, Oscar Nelson, Joseph Olletz, Gov. Floyd Olson, Julius Orloski, Jessie Page, John Peglow, Antoa Peterson, Peter Poppler, Louis Raymond, William Rodenberg, David Ross, Albert Sheakley, Louis Smith, William Smith, Laurence Speich, Emil Stendahl, Harry Sundberg, Friedrich Wackerfuss, Martin Warner, Bernard Wilenchek, P. Wraneschitz, Oscar Ziskin. Additional partial list by occupations: Bank cashier, civil engineer, clergyman, clerk, company driver, dentist, domestic servant, egg and poultry dealer, furrier, grocer, 2 housewives, insurance agent, insurance broker, miller, night yardmaster R. R., painter, physician, president Type Company, 2 retired, 2 salesmen, state board secretary, superintendent of nurses, U. S. Custom officer, vault manager, wood finisher, and paper hanger. Industrial Company No. 3, 95 claims, $26,270.

SAINT PETER—$59,000
Edward Skaro, Joel Hanson, A. Kayser, Louis Olson; 1 grocer.

SAUK CENTER—$43,000
Manufacturer.

SAUK RAPIDS—$12,000
Paul Walk.

SEBEKA—$8,000
Andrew Johnson, Frank Meech.

SHAKOPEE—$24,000
Peter Fischer, Henry Schroeder.

SHERBURN—$4,000
Charles Lohse.

SILVER LAKE—$4,000
Mary Mazall.

SLAYTON—$5,000
Ole Viste.

SLEEPY EYE—$19,000
George Gehres.

SMITHS MILL—$5,000
Arelene Fellows.

SOUTH SAINT PAUL—$103,000
John Campbell (doctor), Ellen Estby; 1 salesman.

SPRINGFIELD—$14,000
Frances Kranz.

SPRING GROVE—$5,000
Merchant.

SPRING VALLEY—$15,000
William Green, Wm. Kendrick; 1 farmer.

STANCHFIELD—$4,000
Jos. Van Cleave.

STAPLES—$5,000
John Bergstrom.

STEPHEN—$4,000
Herman Knoll.

STEWARTVILLE—$16,000
Edward Bratrud, Henry Nelson (farmer).

STILLWATER—$216,000
William Caine, Herman, Milbrook, Frank Nelson; 1 retired.

SUNRISE—$4,000
Clarence Carnes.

THEILMAN—$10,000
Marie Rathmann.

TWO HARBORS—$56,000
Andrew Anderson, Henry Irwin, John Nelson; 1 blacksmith-helper, 1 postmaster, 1 retired.

TYLER—$23,000
Theodore Henmanson, Jens Jensen.

VICTORIA—$33,000
Joseph Thul.

VIRGINIA—$109,000
James Findlan, Ralph Hane, Thomas Oliver, Stewart Smith (hotel operator), Josef Strle.

WABASHA—$37,000
Harold Bohn, David Fleischhauer (surgeon), Fred Zell; 1 fisherman, 1 railroad fireman.

WADENA—$14,000
Christian Holtz (farmer); 1 mail carrier.

WALKERS—$3,000
Goldie McIver.

WARROAD—$26,000
Edward Harloff, John Kehoe.

WASECA—$94,000
Clarence Hart, Ellen Haukes, Merle Sanford.

WATERTOWN—$5,000
Magni LeVander.

WAVERLY—$6,000
Joseph Pietrek.

WELLS—$17,000
George Purdy; 1 retired.

WEST CONCORD—$6,000
John Madsen.

WEST UNION—$7,000
Charles Williams; 1 farmer.

WHEATON—$14,000
Christian Berg, Gust Evander, Oscar Rydell.

WHITE BEAR LAKE—$25,000
1 insurance agent, 1 superintendent.

WILLMAR—$38,000
Harry Moldenhouer, Charles Moore, Samuel Shelman.

WINDOM—$22,000
Elizabeth Roe.

WINNEBAGO—$26,000
Proprietor of Feed Mill.

WINONA—$495,000
Paul Aubrey, George Bingham, Ernest Bonow, Max Conrad, Augusta Griesbach, Louise Hager, Romuald Hamerski (dealer), Alfred Hazell, Theodore Hohaus, Elsie Honer, Annie Renney; 1 furrier, 1 pharmacist, 1 proprietor Coal Company.

WINTHROP—$6,000
Valborg Hovde.

WITHROW—$3,000
Rudolph Wagner.

WORTHINGTON—$40,000
Leonard Peters.

ZUMBROTA—$4,000
Louisa Luetke.

MISSISSIPPI

Total Payments in State	$12,900,000
Rank in Payments	36th
Rank in Population	23rd
Payments Per Capita	$6.42

ABERDEEN—$66,000
Samuel Grady, Wm. Millender; 1 lawyer, 1 merchant.

ACKERMAN—$39,000
Wallace Colbert, Leroy Weaver; 1 dentist, 1 retired, 1 insurance agent.

ACONA—$4,000
John Walton.

ALEXANDRIA—$31,000
Edwin Linfield.

ALGOMA—$3,000
Annie Hartly.

AMORY—$27,000
Elmer Ross, Muriel Clegg.

ANGUILLA—$5,000
Julian Perry; 1 farmer.

AVALON—$4,000
William Simpson.

BANKS—$4,000
Wister Oswalt.

BARLOW—$3,000
Moses Starnes.

BATESVILLE—$5,000
David McMahan.

BELZONI—$53,000
William Allen, Fountain Bain, Tildon Craft.

BENTON—$4,000
William Ledbetter.

BEULAH—$4,000
Christopher Bufkin.

BLUE MOUNTAIN—$10,000
Jennie Barbee.

BOBS—$4,000
Thomas Allen, Jr.

BOGUE CHITTO—$4,000
John Sproles.

BOONEVILLE—$26,000
Bruce Parish, James Robertson, David Shelton; 1 planter.

BOYLE—$28,000
George Crawford, Frank White.

BRANDON—$5,000
Paul Hill.

BRAXTON—$3,000
Glynn Berry.

BROOKVILLE—$7,000
Malcom McLeod; 1 farmer, 1 mercant.

BROOKHAVEN—$118,000
James Barron, John Carroll, Tom Crawford, Chalmers Harrington, David Kayes, Cornelia Smith, William Turnbough, Henry Wall, James Wroten; 1 lumber inspector, 3 merchants, 1 planter, 1 student, 1 telegraph operator.

BROWNFIELD—$4,000
Dora Gunn.

BURNSVILLE—$5,000
J. Foote.

CALEDONIA—$13,000
Charlie Lollar, Newman Wood; 1 blacksmith, 1 farmer.

CALHOUN CITY—$15,000
David Crowson, John Foote, Dorrid Hardin, Edward Pryor, Wilton Woodall.

CAMDEN—$3,000
Sallie Milton.

(Continued on next page)

Mississippi—Continued

CANTON—$78,000
Louis Hossley; 1 attorney.

CARTER—$5,000
Posey German.

CARTHAGE—$3,000
John Allen.

CASCILLA—$23,000
Henry Calhoun, John Tribble.

CHARLESTON—$22,000
Grocer.

CHESTER—$3,000
Eddie Gordan.

CHUNKY—$6,000
Keeton Ferguson.

CLARKSDALE—$148,000
William Baltzer, Fred Cooper, Thomas Cooper, Hubert Drigger, Annie Day, Setha Williams; 1 merchant.

CLAYTON—$4,000
Thomas Thornton.

CLEVELAND—$47,000
John Alford, Solomon Seelbinder; 1 court clerk.

CLINTON—$11,000
Bailey Lovelace (minister).

COFFEEVILLE—$5,000
Jacob Clements, Raymond Simpson.

COLDWATER—$3,000
Lula Brooks.

COLLINS—$8,000
Robert Tucker; 1 farmer, 1 housewife.

COLUMBIA—$52,000
C. Dowe, Nolan Gambles. Industrial Company—No. 10, 104 claims, $11,740.

COLUMBUS—$188,000
James Egger, Henry Gunter, Chris Hanna, Leslie Wood; 1 grocer.

CORINTH—$93,000
Joshna Colema, John Arnold; 1 druggist, 1 retired.

COTTON PLANT—$4,000
Moncford Wells.

CRAIG—$10,000
Russell H. Stovall.

CRYSTAL SPRINGS—$12,000
Earl Garth.

CRUGER—$30,000
Ira Carr.

DEKALB—$6,000
Terry Daniel, Allan Overstreet.

DENNIS—$4,000
Henry Halcomh.

DERMA—$4,000
Lucile Aycock.

DIXON—$9,000
John Stribling, W. Watkins (farmer).

DODDSVILLE—$10,000
James Coleman, Arnold Easom.

DREW—$26,000
Newt Burnett.

DUMAS—$4,000
Benjamin Wells.

DUNCAN—$62,000
Milton Alford, John Dailey, Robert Locke.

DURANT—$19,000
William McCune.

ELLISVILLE—$14,000
Joe Beech (student), E. Ezell, Dan Sumrall.

EMPORA—$3,000
Bettie McCain.

ENTERPRISE—$4,000
John Dear.

EUPORA—$10,000
James Justice, Willie Little; 1 farmer.

FAYETTE—$90,000
Daniel Halford; 1 surgeon.

FLORENCE—$6,000
Lula Burkett, W. Hardwick.

FULTON—$4,000
Susie Storment.

GEORGETOWN—$3,000
Ryllis Izard.

GHOLSON—$3,000
George Jarvis.

GREENVILLE—$380,000
Mercer Barefield, Douglas Beams, Thomas Brown, John Hall, Hansel Love, Hattie Pennebaker, Claude Steele, John Watkins; 1 agent, 1 foreman. Industrial Companies—No. 1, 189 claims, $19,124; No. 10, 72 claims, $11,562.

GREENWOOD—$341,000
John Batson, Oscar Bledsoe, Norman Brewer, Ira Carr, Jacob Levitt, Charles Telfair, Richard Wingfield; 1 furrier, 1 insurance agent, 1 salesman, 1 warehouse foreman.

GRENADA—$85,000
John Carpenter, Henry Calhoun, Jessie Lamb; 1 farmer. Industrial Company—No. 1, 103 claims, $11,125.

GULFPORT—$116,000
Lamar Griffin, Robert Pepper; 1 service station attendant. Industrial Companies—No. 10, 54 claims, $7,831; No. 15, 6 claims, $1,573.

GUNTOWN—$4,000
William Hunter (farmer).

HATTIESBURG—$152,000
James Coughlin, Philip Hursey, C. May, Albert Milloy, John Travis, Thomas Walker; 1 accountant, 1 assessor, 1 clerk, 1 commission merchant, 1 retired. Industrial Company—No. 15, 5 claims, $1,007.

HARPERVILLE—$3,000
Nelia Sanders.

HAZLEHURST—$27,000
Thomas Farrar, Albert Henry, Harvey Knight.

HERNANDO—$26,000
Maurice Rawls, John Vaiden; 1 physician.

HEIDELBERG—$4,000
Paul Cooper.

HEUCKS RETREAT—$3,000
Cleve Burkett.

HICKORY—$18,000
Burl Hamrick, John Griffin; 1 merchant.

HOLLANDALE—$5,000
Park superintendent.

HOLLY SPRINGS—$10,000
Doctor.

HOPEWELL—$5,000
Soloman Barron.

HOUIKA—$6,000
William Andrews, Bedford Tindall.

HOUSTON—$7,000
Andrew Harrington.

INDIANOLA—$30,000
John Dailey, John Farrar, William Philley.

INVERNESS—$3,000
Thomas Davis.

ITTA BENA—$39,000.
Thomas Cothran; 1 plantation owner.

IUKA—$9,000
Omar Gaines.

JACKSON—$1,127,000
Over 44 Ordinary Claims
Over 256 Industrial Claims
CLAIMS BY AMOUNTS:

2—	$250,000 or over
1—	25,000 to 50,000
3—	10,000 to 25,000
6—	5,000 to 10,000
11—	3,000 to 5,000
10—	2,000; 11—1,000

E. Alley, Elizabeth Barrier, James Berry, Clarence Burkette, Wirt Caldwell, Shelby Campbell, James Crawford, Cornelius Daniel, Elianor Doolittle, T. Doxey, Earl Goodwin, Richard Green, Robert Hines, William Huston, Joseph Kuriger, Nina Lewis, Albert McIntire, Tip McRee, Angus McNair, Walter Shotwell, William Sly, William Scanlon, Pinkney Teat, Ward Voigt, Albert Walters; 1 banker, 1 broker, 2 farmers, 1 garage owner, 1 physician, 1 retired, 1 tailor. Industrial Companies—No. 1, 120 claims, $15,330; No. 10, 101 claims, $6,452; No. 15, 35 claims, $6,415.

KOSCIUSKO—$34,000
Charles England, Will Gowan, Neva Williams; 1 executive.

LAFAYETTE SPRINGS—$4,000
Mary Lancaster.

LAMBERT—$44,000
Albert Luandrew, Riley Snell.

LAUREL—$203,000
Dr. Willie Blaunt, James Daniels, John Davis, Docia Ferguson, Charles Hudson, Leon Jordan, Lilley Lancaster, Abraham Marcus, Green Meadows, William O'Bryant, Willis Pickering, Theresa Valentine, C. Walsh, George Wimberly; 1 housewife, 1 physician, 1 restaurant owner, 3 salesmen. Industrial Company—No. 15, 16 claims, $1,799.

LELAND—$54,000
Harry Kaplan, Seaton Standefer; 1 furniture dealer, 1 lumber sawyer, 1 salesman.

LEXINGTON—$26,000
Rufus Derrick.

LIBERTY—$3,000
Jimmie Bass.

LOGTOWN—$4,000
Oscar Mitchell.

LOUIN—$3,000
John Carr.

LOUISVILLE—$16,000
Frank Blackstock, Archie McNeel, Henry Rhodes; 1 city clerk.

LUCEDALE—$23,000
Henry Croom, Thomas Henderson, Luther McBay; 1 farmer.

LUMBERTON—$28,000
Henry Greer.

LYMAN—$27,000
W. Jenkins; 2 bookkeepers.

McCALL CREEK—$3,000
George Byrd.

McCOMB—$94,000
John Beard, Robert Cothern, Edward Young; 1 brick mason, 1 druggist.

McNAIR—$4,000
Vida Smith.

MABEN—$9,000
Howard Sherman.

MAGEE—$11,000
J. Kennedy, Arthur Tindall; 1 salesman.

MARKS—$8,000
Charles Barringer, Henry Wagner.

MEADVILLE—$4,000
Oliver Hill.

MERIDIAN—$416,000
Brooks Ballinger, Walter Doty, Francis Dwyer, Mamie Edwarck, Milton Hyde, Robert Kornegay, Sylvester Rainer, Stanley McLendon, Nicholas McKinney, Alfred Smith, Fred Spivey; 1 cigar salesman, 1 farmer, 1 florist, 1 insurance agent, 1 manager, 1 retired, 1 president, 1 physician, 1 plant owner. Industrial Companies—No. 1, 162 claims, $17,479; No. 10, 52 claims, $5,947 No. 15, 19 claims, $3,627.

MIZE—$5,000
Larkin Wood; 1 teacher.

MONTICELLO—$4,000
Wilfred Boone.

MONTROSE—$5,000
William Ward.

MORGAN CITY—$3,000
James McClellan.

MOSELLE—$4,000
Daniel Odom.

MOSS POINT—$17,000
Duncan McCollum.

NATCHEZ—$166,000
Lafayette Dickson, George Stinespring; 1 physician. Industrial Companies:—No. 1, 94 claims, $9,023; No. 10, 34 claims, $2,997.

NEW ALBANY—$55,000
Samuel Owen, Charles Strawn, Luther Thompson; 1 attorney; 1 farm manager, 1 retired publisher.

NEWTON—$16,000
Gas station attendant.

NORTH CARROLLTON—$3,000
Walter Rogers.

OAKVALE—$6,000
James Booth; 1 school superintendent.

OCEAN SPRINGS—$10,000
Charles Scharenberg (ice and coal dealer).

OSYKA—$11,000
Lula Breland, Charles Thomas; 1 farmer.

OXFORD—$54,000
James Crow; 1 attorney, 1 proprietor, 1 retired physician.

PADEN—$4,000
Marcus Smith.

MOOREVILLE—$5,000
Mary Lummus, Robert Lummus.

PASS CHRISTIAN—$18,000
Charles Bielenberg. Industrial Co. No. 15, 3 claims, $820.

PELAHATCHEE—$3,000
James Buchanan, Jr.

PEORIA—$3,000
Lorena Bates.

PHILADELPHIA—$39,000
James Bounds, William Cox, Martin Hemphill, Homer Stokes; 1 grocer, 1 housewife.

PICAYUNE—$28,000
John Brisbane, Samuel McGehee.

PICKENS—$23,000
William Guyton.

PINOLA—$3,000
Mamye Kyger.

PONTOTOC—$26,000
Joe Anderson, Robert Finley, Lillie Pyle; 1 housewife, 1 station agent, 1 store clerk.

PORTERVILLE—$5,000
James Newell; 1 farmer.

PORT GIBSON—$19,000
Eddie McCaa.

SILVER CREEK—$6,000
Tom Gholar; 1 housewife.

SOSO—$3,000
Charlie Welch.

PRENTISS—$23,000
William Jones, Frank Lee.

QUITMAN—$16,000
Thomas Cottrell.

RALEIGH—$5,000
Charles Stringer.

RIDGELAND—$3,000
Henry Sykes.

RIPLEY—$22,000
DeWitt Braddock, Kelley Smith: 1 merchant.

ROSEDALE—$20,000
Thomas Courtney, Morris Scheff.

ROSE HILL—$9,000
Peyton Chatham.

ROWLANDS—$3,000
A. Dickerson.

RULEVILLE—$11,000
Mary Hunter, John McGee, George Staples, William White.

SARAH—$4,000
Metra Giles.

SCOOBA—$4,000
John Quarles.

SENATOBIA—$19,000
Physician.

SHAW—$48,000
Jessie Hale.

SHELBY—$17,000
Henry Carnes.

SHUBUTA—$3,000
Albert Rogers.

STAR—$3,000
George Murphy.

STARKVILLE—$83,000
William Norris, James Upchurch; 1 retired.

STATE COLLEGE—$5,000
Willie Barkley.

SUMMIT—$15,000
Daniel Barter, Stella Burris, James Lard, William McGuffie.

SUMMERLAND—$5,000
Julius Huff.

SUMRALL—$7,000
Ernest Smith.

TAYLOR—$4,000
Jinnie McClellan.

TAYLORSVILLE—$5,000
Thomas Ford.

TCHULA—$10,000
Insurange agent.

TERRY—$3,000
Hiram Wallace.

TIPPO—$17,000
Henry Butt, Keith Stackhouse; 1 planter.

TISHOMINGO—$6,000
Orion Gardner, William Morton.

TOMNOLEN—$3,000
E. Crick.

TUNISA—$9,000
Karl Robinson.

TUTWILER—$4,000
Rube Russell.

TUPELO—$278,000
George Chester, James Davis, Dan Doty, Walter Doty, W. Gardner, Alton Grissom, Mary Grissom, George Herring, Irvin Malcolm, Chas. Pettigrew, John Shirley, William Spaugh; 1 housekeeper, 2 housewives, 1 mailman, 2 merchants, 1 office clerk, 2 salesmen. Industrial Co. No. 10, 24 claims, $2,351.

TYLERTOWN—$12,000
Hazel Alexander, Homer Alexander, Mary Vaught.

UNION—$21,000
Farmer.

UTICA—$13,000
Albert Harrison, Archie Price; 1 former merchant.

VANCE—$5,000
Cedell Boland.

VANCLEAVE—$4,000
Norman Ramsay.

VALLEY PARK—$5,000
Dr. John Benton.

VICKSBURG—$396,000
John Carlisle, Martin Decelle, Hiram Dunn, William Haltom, John Paraham, Jr., Sidney Tucker, Kenneth Thompson, John Warnock, Sophia Zenfill; 1 bank cashier, 1 bus driver, 1 cashier, 1 dentist, 1 merchant, 1 plumber, 1 retired. Industrial Companies:—No. 1, 116 claims, $11,105; No. 10, 49 claims, $3,651; No. 15, 17 claims $2,355.

WALNUT—$7,000
Annie Alexander, John Bell.

WALTHALL—$3,000
E. Crick.

WAYNESBORO—$4,000
Columbus Walley (teacher).

WEIR—$3,000
Bobby Lane.

WEST POINT—$44,000
Robert Gates, Jacob Unger; 1 housewife.

WESSON—$10,000
Charles Thompson; 1 dentist.

WHITFIELD—$22,000
Physician.

WINBORN—$4,000
Wayne Collier.

WINONA—$32,000
Walter Witty, William Oliver; 1 manager.

YAZOO CITY—$115,000
Nicholas Cheatham, Edward Crawford, Benjamin Deavenport, William Houston, William Howard, Fulcher Monroe, Walter Page; 1 cotton factor, 1 merchant, 1 tax assessor. Industrial Co. No. 15, 17 claims, $2,933.

Again Towers Above All

The Lamar Life *again* towered above all in its own home state.

For the past six successive years it has been first in ordinary issued business of all legal reserve companies operating in Mississippi.

Faith of the homefolk is appreciated.

The LAMAR LIFE INSURANCE COMPANY
Established 1906
JACKSON, MISSISSIPPI

LAMAR LIFE TOWER

MISSOURI

Total Payments in State.....$81,300,000
Rank in Payments.....9th
Rank in Population.....10th
Payments Per Capita.....$20.53

ADRIAN—$10,000
John Dowell, Christian Kornhaus.

ADVANCE—$5,000
Sarah Prather.

ALBANY—$14,000
Jasper Gibbany.

APPLETON CITY—$3,000
George Eiler.

ARCOLA—$3,000
Gilbert Church.

AUD—$5,000
John Cramer.

AUXVASSE—$3,000
Loren Fox.

AVA—$5,000
Henry Harley.

AVONDALE—$3,000
Maxie Heslar.

BAKERSFIELD—$9,000
Frank Swain.

BALDWIN—$3,000
Edward Buermann.

BELLE—$10,000
William Galloway.

BELLEFLOWER—$3,000
Henry Hupe.

BELLEVILLE—$3,000
William Zimmerman.

BELTON—$10,000
Mark Belden, James Looney.

BENTON—$3,000
Roy Furry.

BERGER—$3,000
Cletus Mason.

BETHANY—$14,000
William Roleke (tailor), Herbert Whitaker.

BILLINGS—$5,000
Sarah Bledsoe.

BLOOMFIELD—$13,000
Elvis Casey, Albert Cassairt, Nancy Chapman, Mary Jamar.

BLUE EYE—$5,000
Frank Cox (stock farmer).

BOGARD—$3,000
Frank Barnett.

BOLIVAR—$22,000
Ardinius Buitt; 1 railroad agent.

BONNE TERRE—$35,000
James East, Lee Turley.

BOONVILLE—$49,000
Fred Renshaw, George Viertel, Frederic Willers; 1 merchant.

BOWLING GREEN—$38,000
J. Berkheiser, Laura Grafford, Gabriel Tinsley, George Whiteside.

BROOKFIELD—$57,000
Charles Hill, Fred Sanford, Minnie Williams; 1 merchant.

BROWNING—$10,000
William Dickinson.

BRUNSWICK—$31,000
Lovick Rucker, Confucius Stewart; 1 merchant.

BUCKLIN—$4,000
Charles Jirmars.

BUCKNER—$3,000
Noah Ravenscraft.

BURLINGTON JUNCTION—$4,000
George Trusty.

BUTLER—$96,000
Julius Levy; 1 merchant.

CALLAO—$3,000
Clarence Jones.

CAMDEN POINT—$5,000
Clarence Everett.

CAMDENTON—$3,000
Edward Schell.

CAMERON—$28,000
Chassie Morton, Leslie Wilson.

CAMPBELL—$24,000
Myrty Kirker, Caroline Snider; 1 farmer.

CANTON—$19,000
George Batschelet, Lona Gross, Louis Hetzler, Margaret Meek; 1 clerk.

CAPE GIRARDEAU—$235,000
Noe Chostner, Anna Franck, Henry Haas (merchant), Frank Kimmel, Hannah Norman, Elisha Wilson, Sydney Wilson; 2 farmers, 1 physician, 1 retired.

CARDWELL—$5,000
Joe Allison, William Stewart.

CAROLLTON—$47,000
Franklin Owens, Edgar Pierce.

CARTHAGE—$61,000
Charles Wisegarver; 1 teacher.

CARUTHERSVILLE—$54,000
Flora Burton, James Monan, Phyllis Mulliniks, Walter Robertson, Thomas Sample (lumberman).

CASSVILLE—$8,000
Charlie Hutton, Samuel Mitchell.

CEDAR CITY—$5,000
Jackson Waggoner.

CEDAR HILL—$31,000
Jesse Buxton.

CENTAUR STATION—$5,000
John Robertson.

CENTER—$6,000
William Clark, James Hulse.

CENTERVILLE—$4,000
John Lynn (postmaster).

CENTRALIA—$10,000
Charley Snuffer.

CHAFFEE—$18,000
John Schmidt (farmer).

CHARLESTON—$20,000
Farmer.

CHICAGO—$3,000
Jacob Novak.

CHILHOWIE—$28,000
Ralph Butcher, Edna Howard, Samuel Paul; 1 farmer.

CHILLICOTHE—$47,000
Scott Anderson; 1 bookkeeper, 1 owner Broom Factory.

CLARENCE—$6,000
Arthur Felker.

CLARK—$3,000
Tilford Potts.

CLARKSVILLE—$8,000
Errett Mackey.

CLARKTON—$3,000
Hubert Miller.

CLAYTON—$266,000
Lloyd Holmes, Katie Kesselring, Bernard Lauer, Henry McKenny, Charles Uhrig, Charles Vosburgh.

CLEARMONT—$5,000
Thomas Gregory Boies Malone.

CLIFTON HILL—$3,000
Jesse Crutchfield.

CLINTON—$197,000
Herman Faris, Henry Miller.

COLE CAMP—$6,000
Herman Boeschen, George Donnell.

COLUMBIA—$301,000
Over 24 Ordinary Claims
James Baker, Wesley Blackmore, Ray Braik, David Burnham, Emmett Clinkscales, James Moscow, John Moreland, Hugh Muir, George Porter, Joseph Remstedt, John Riley (insurance agent, Harry Wightman; 1 broker, 1 farmer, 1 miller.

COLLINS—$3,000
Cleo Kauffman.

CONCORDIA—$6,000
Louis Runge.

CORDER—$3,000
Martin Deterding.

COWGILL—$3,000
Mary George.

CROCKER—$3,000
Harry Shelton.

CRYSTAL CITY—$30,000
Christ Vatianos.

CURRYVILLE—$3,000
Joseph Hollingsworth.

DE SOTO—$48,000
Oscar Boehm, Dave Gillman.

DE WITT—$9,000
Henry Hickerson.

DEXTER—$18,000
Walter Beard, Myrtle Jones, Anna Teachant.

DONIPHAN—$14,000
John Dummler, John Gary, Albert Hutton.

DOWNING—$3,000
Chauncey Lewis.

DREXEL—$5,000
Dora Groves, Myron Huston.

EAST ST. LOUIS—$11,000
W. Chambers, Fred Kraft.

EDGERTON—$13,000
Charles Corington, Robert Davis, Elbert Jones.

EDINA—$10,000
John Musick (barber); 2 retired.

ELDORADO SPRINGS—$16,000
Thomas Jackson, Clarence Plouch, Thelma Strouse.

ELLSINORE—$3,000
Effie Wilder.

ELSBERRY—$4,000
Belle McDonald.

ESSEX—$3,000
Bama Fulenwider.

EUGENE—$10,000
James Bruce, Roy Logrbrinck.

EUREKA—$23,000
Joseph Cihak.

EVERTON—$3,000
Martha Mallory.

EWING—$6,000
Orville Humphrey, Cleo Stephens.

EXCELSIOR SPRINGS—$47,600
Samuel Henry (physician), Mattie Hurt, Louis Kane, Harris Moore (judge), Michael Ryan, Frank Suddarth.

FAIRFAX—$5,000
John Miles.

FAYETTE—$22,000
Henry Penn (professor); 1 farmer.

FARMINGTON—$18,000
Hattie Adams, Jules Huff, James Watson.

FENTON—$5,000
William Smith.

FERGUSON—$44,000
Frederick Bindbartel, Frank Turek.

FESTUS—$116,000
Raymond Grass, Frank Sewald, Philip Terry; 1 proprietor.

FLORISSANT—$3,000
Anna Gettemeier.

FORSYTHE—$5,000
Resort operator.

FRANKENSTEIN—$3,000
George Fugel.

FREDERICKTOWN—$43,000
Flora Hillis, Albert Mooney, Pearle Stacy.

FREEDOM—$3,000
Bertha Niewald.

FULTON—$98,000
William Frank, John Herley, William McKenna, John Munyon, Lottie Rooks.

GALLATIN—$14,000
Oliver Brown, Charley Myers, William Osborn.

GASHLAND—$3,000
John Klamm.

GIDEON—$7,000
Richard Womack.

GILLIAM—$3,000
Freda Davison.

GLASGOW—$37,000
Irene Bowen, Elizabeth Hagedorn, Harry Hering, Josie Jung.

GLENCOE—$3,000
Frederick Rettker.

GLENWOOD—$5,000
William Current.

GOODMAN—$6,000
William Roberts, Frank Stainbrook.

GORDONVILLE—$10,000
William Winkler; 1 miller.

GRAIN VALLEY—$5,000
Josiah Potts, William Snodgrass.

GRANT CITY—$6,000
Hazel Bunker, Roys Freeland.

GREEN CITY—$3,000
James Lowry.

GREENFIELD—$6,000
Perry Springfield.

HALLSVILLE—$10,000
Willis Ewens, Jackson Ridgeway.

HAMILTON—$9,000
John Shartzer (stockman).

HANNIBAL—$244,000
Morris Cooper, George Eales, Arch Leonard, Joseph Stein, Jeptha Scobee, Ralph Smiley, Louis Stolte, Julius Stolte; 1 agent, 1 blacksmith, 1 county collector, 1 furniture dealer, 1 printer.

HARDIN—$10,000
John Cruse, Ruth Starr.

HARRISONVILLE—$26,000
William Byram, Wilton French, Roy Lacy, John Williams.

HAWK POINT—$4,000
Joseph Tomek (merchant).

HENRIETTA—$6,000
Mary Bell, Lambert Wilkinson.

HICKMAN MILLS—$5,000
Lucy Hayslett, Barton Whaley.

HIGGINSVILLE—$33,000
Cloe Johns, Fred Langkrahr; 1 coal miner.

HOLCOMB—$3,000
Julia Baird.

HOLDEN—$14,000
Maurice Golladay, Samuel Murray.

HOLT—$5,000
Mary Maderra.

HORNERSVILLE—$3,000
Rimbert Gunter.

HOUSTON—$5,000
John Dittmar.

HUNTSVILLE—$15,000
John Hammett, Thomas Minor.

ILLMO—$7,000
Ida Robert.

INDEPENDENCE—$177,000
Over 25 Ordinary Claims.
Harry Bowers, Flora Curtis, Joseph Hatten, Henry Hartman, William Hopkins, Wilkie Horn, Charles Nickson, James Perdee, Essie Pinchback, Joseph Smith, Nellie Yeats; 1 foreman.

IRONTON—$12,000
Mary Dunn, James Robertson; 1 judge.

JAMESPORT—$10,000
Dr. George Harris, George Mills.

JASPER—$4,000
George Welty.

JEFFERSON BARRACKS—$36,000
Henry Eiler, Claude Gross, Anna Mergelkamp, Anna Pieper, George Schmaltz.

JEFFERSON CITY—$215,000
Thomas Barrett, Ernest Braun, Fred Farris, Emil Hopen, S. McHenry, James Parks, Jasper Payne, David Peltason, James Wingate; 1 jeweler.

JENNINGS—$10,000
Fred Hesse, Rosa Moses.

JOPLIN—$393,000
Over 37 Ordinary Claims:
James Barnett (dentist), Henry Felker, Charles Freeman, Ida Gravelle, Clarence Hastings, John Jamison, William Mallory, Albert Newman, Albert Pickens, Frank Ralston; 1 dentist, 1 pharmacist. Industrial Company No. 15, 11 claims, $3,317.

KAHOKA—$8,000
Arthur Blum, John Seyb.

KANSAS CITY—$12,615,000
Over 443 Ordinary Claims.
Over 468 Industrial Claims.
CLAIMS BY AMOUNTS:

1—	$250,000	or over
4—	100,000	to 250,000
8—	50,000	to 100,000
13—	25,000	to 50,000
26—	10,000	to 25,000
41—	5,000	to 10,000
78—	3,000	to 5,000
100—	2,000; 172—1,000	

Roderick Abercrombie, Thomas Allen, Afred Ambler, John Anderson, Fred Appleton, Samuel Ayres (physician), Beatrice Bachmann, Russell Barnes, Clinton Barber, Arthusa Ball, Abraham Baellow, George Beardsley, Frank Beck, Alvin Best, Anna Bigsby, Roy Birkett, Morris Bodker (grocer), John Boutross, John Borchert, Frederick Borgolte, Frederick Boxley, Gilbert Boyden, Monte Brancato, Jewell Broadley, Lea Brodie, Chas. Brown, James Brown, Ernestine Bunting, M. Burkhardt, Albert Buhr, Mary Burns, Frank Butchart, Elmer Byrne, Alonzo Calendar, John Cantrell, Jack Cissna, Mellie Clardy, William Clark, Hunter Claxton, William Cloughly (secretary and treasurer), Michael Cohn, Henry Cole, Elizabeth Connole, Edward Canham, Albert Conway, Allen Congleton, Marguerite Cook, Guy Cowgill, Gertrude Crowder, Townley Culbertson.

Amy Davey, Eli Davis, Harry Davis, Thomas Davis, Frank Denslow, Elmer Dorsey, Leonard Dorreen, Charles Egelhoff, John Ennis, Blanch Estep, Anna Farmer (milliner), Lucille Fahey, Arich Feldt, Marie Ferris, William Fletcher, Kathrina Foellmer, Harold Gale, Frances Galvin, Nathan Gandel, Burell Garner, Otto Gehringer, Joe Giangreco, George Gilman, Floye Givens, Geo. Glasser, Isaac Goldberg,

(Continued on next page)

If you would like a clear picture of your opportunities in selling Central States Life policies, write J. DeWitt Mills, Vice President.

WHEN father is taken away, the family's future is dim and indistinct, like a picture out of focus—unless Dad had adequate life insurance protection. Life insurance makes the family's future clear and bright. There are no vague shadows of uncertainty.

CENTRAL STATES
LIFE INSURANCE COMPANY
3663 LINDELL BLVD. ST. LOUIS, MO.

Missouri—Continued

Ralph Grear, Edward Halpin, George Hampton, Allen Hann, Avah Happy, Katherine Harwood, Charles Harvey, Richard Harvey, Jacob Hatfield, Isaac Hearsh, William Heckert, Erle Henderson, Charles Hensel, George Henneberg, John Hink, Leo Hogen, John Huckel (executive Fred Harvey Co.), Hallie Irving, Clyde Jackson, Guy James, Austin Jesse, Charles Jimmerson, Harry Johnson, Robert Johnson, Percy Johnson, Elijah Jones, Robert Jones.

Eleanor Keith, James Kelly, Fred King (executive), Margaret Kinney, Anna Klamm, Harry Knowles, Timothy Lee, Charles Lehmann, Abraham Lewis, Frank Licausi, Pauline Lighter, John Lindley, Adrian Lockard, Arthur Luttrell, Mary McCabe, Walter McCann (retired), William McCarthy, James McClanahan, Joseph McDermott, Thelma McDermott, Lizzie McGary, Bert McLane, Robert McLaughlin, Donald MacAskill, John Manning (sales manager American Dairies Co.), George Martin, Alan Masters, Harry Mather (physician and surgeon), J. Matthews, Herman Mattern, Edward Merz, Roy Michael, Sadie Miles, Sylvester Morley, Carl Nilson, John Nixon, Carl Nordberg, Mary Novosell, Elmer Odell, John Patterson, Morris Patton (traffic manager), Louis Patowsky, Edwin Pearsall, Elaine Peterson, George Peterson, Albert Pickens, William Porth, Walter Phelps, James Prosser.

C. Feinhart, James Rice, Frank Richardson, Benjamin Richie, Zelda Richter, George Roach, Ursa Ross, Calvin Rouse, Charles Schmidt, Modena Schupp, Josephine Selover, Theodore Schaefer, Benjamin Sharp, William Sharp, LeRoy Sheehan, Pearl Sheets, Barnett Sherr, Fred Shields, Robert Sliney, Frank Simmons, Raymond Sims, Carl Skaer (grocer), Frederick Smith, J. Smith, Leo Smith, Nellie Smith, Ollie Smith, William Smith, Otho Snider, Arthur Steinel, Charles Steward, Edmond Stewart, Frank Stiglich, Gale Stucker, Joseph Stumpf, A. Summers, Abraham Sweet, James Taylor, Emmett Tesson, Bonnie Teters, Eleanor Thomas, John Ullrich, Frank Wade, Cassimer Welch, William Wheat, Mabel Whipple (sewing machine operator), Earl Whitney, Sherman Whitaker, Ruth Williams, Walter Wilson, William Withers, Marion Withrow, Jake Witte, George Wodell, Charles Woodward, John Young.

Additional partial list by occupations: Accountant, agent, broker, cattle buyer, carpenter, construction engineer, 2 contractors, dentist, 3 executives, furniture dealer, housewife, lumber dealer, manufacturer's agent, 2 physicians, printer, 2 railroad conductors, realtor, 5 retired, secretary Garment Manufacturing Co., secretary K. C. Terminal, security dealer, stenographer. Industrial Companies:—No. 1, 159 claims, $24,177; No. 3, 115 claims, $35,457; No. 7, 45 claims, $7,803; No. 8, 128 claims, $27,188; No. 10, 21 claims, $3,280; No. 15, 67 claims, $21,640.

KENNETT—$57,000
Elizabeth Adams, George Coble, Mary Langley, Florrie Roy, Mary Smith, Rufus Watson, Hattie Wilson (bookkeeper).

KIMMSWICK—$3,000
William Straher.

KING CITY—$17,000
Charles Hammer, Julia Manley.

KINGSTON—$3,000
Marshall Inskeep.

KIRKSVILLE—$46,000
Stephen Husted.

KIRKWOOD—$216,000
Stephen Douglas, Frank Hagar, William Harrison, Russell Larkin; 1 executive Paper Co., 2 managers.

KNOBNOSTER—$10,000
Ravner Yowell; 1 realtor.

LA BELLE—$23,000
James Haldeman, Samuel Sanderson.

LADDONIA—$5,000
Robert Phillips.

LA GRANGE—$19,000
Daniel Adams, Henry Solter.

LAMAR—$16,000
Alta Berry, Fanny Oehring, Wade Reynolds.

LA MONTE—$5,000
Herbert Reavis.

LA PLATA—$11,000
James Allingham.

LATHROP—$6,000
Sarah Riggs, Mollie Waful.

LAWSON—$3,000
Rhoda Hamilton.

LEBANON—$28,000
E. Elliott, Lee Roper, Jacob Shadel.

LEES SUMMIT—$76,000
August Poos, Thomas Ragsdale.

LEETON—$3,000
Samuel Wisdom.

LEWISTOWN—$10,000
David Palmer, Floyd Shoup.

LEXINGTON—$37,000
Joseph Young; 1 bookkeeper, 1 grocery clerk.

LIBERAL—$12,000
Madison Adams, Herbert Harvey, Albert Suitor.

LIBERTY—$75,000
George Chrisman, Hugh Cooper, A. Endicott, James McCartney, Hattie Pearson, Melvin Pendergrast, George Weida; 1 judge, 1 minister, 1 retired.

LITTLE BLUE—$3,000
Anna Hickman.

LOUISIANA—$79,000
Clarissa Elder, Harry Findly, James Hogue, William Jordan.

LOWRY CITY—$3,000
Chauncey Lotz.

LUTESVILLE—$5,000
John Kinder; 1 barber.

MACON—$27,000
Albert Harris, Jesse Meeks; 1 saleslady.

MADISON—$6,000
Fred Meals, W. Smith.

MALDEN—$12,000
Benjamin Markle.

MAPLEWOOD—$130,000
Charlotte Buller, C. Hinzpeter, William Hughes, Oswald Kopp, Joseph Milligan, George Moore.

MARBLE HILL—$5,000
Hiram Hacker.

MARION—$4,000
Herman Luecke.

MARIONVILLE—$3,000
William Carver.

MARSHALL—$66,000
Retired.

MARSHFIELD—$13,000
Thomas Meyer, Fred Smith.

MARTHASVILLE—$3,000
Farmer.

MARYVILLE—$61,000
Epha Drumm, Albert Major, Frederick Robinson (banker).

MASON—$5,000
George Heather.

MAYSVILLE—$3,000
Oscar Moorman.

MEMPHIS—$4,000
John Roberts.

MEXICO—$58,000
Arch Alexander, Geo. Boyd, Robert Brown, James Livingston.

MOBERLY—$101,000
George Beardsley, Jas. Bradley, Jewell Bunnan, Richard Conell, Orel Davis, William Davis, J. Hillerman, Edgar Hutchinson, Pitt Shivell, Delbert Slusing (retired mail clerk), George Turney, Herschel Williams.

MONETT—$48,000
Archie Herron, Tilman Lautaret, Dr. David Miller, Francis Powell; 1 physician.

MONROE CITY—$10,000
William Longmire.

MONTGOMERY CITY—$8,000
Tonie Ridgway.

MONTROSE—$3,000
Allie Campbell.

MOUNTAIN VIEW—$6,000
Tona Springer, Delia Starr.

MOUNT VERNON—$22,000
Clarence Cooper, Harland Millsap.

NEOSHO—$46,000
Ernest Daugherty, Frank Knapper, Marques Lamson, J. McAntire, James McGinty, Thomas Saxton; 1 merchant.

NEVADA—$80,000
Eddie Robinson.

NEW BLOOMFIELD—$3,000
Lloyd Ousley.

NEW FLORENCE—$4,000
William Owen.

NEW HAVEN—$10,000
Frederick Kasmann.

NEW LONDON—$23,000
William Pritchett, John Ramage; 1 laborer.

NEW MADRID—$16,000
Helene Fontaine, Bartlett Kellems.

NEW MARKET—$4,000
Edward Stalder, John Wagers.

NEW MELLE—$3,000
George Broeker.

NOBLE—$4,000
Luther Bartlett.

NORMANDY—$12,000
Bertha Anhalt, Mary Jane McHale; 1 housewife.

NOVELTY—$3,000
Andrew Hunsaker.

OAK GROVE—$10,000
Auto accessories salesman.

OAKRIDGE—$4,000
Emery Harris.

ODESSA—$15,000
John Donaldson, Thos. Gann; 1 farmer.

O'FALLON—$7,000
Claude Garner, Ora Keithly, Clemens Meyer.

ORAN—$3,000
Oswald Kapfer.

ORONOGO—$5,000
Louie Morrison.

OSBORN—$5,000
George Hewitt.

OZARK—$10,000
Ollie Burton, Vernon Parten.

PACIFIC—$19,000
Albert Howe, John Thiebes.

PALMYRA—$13,000
John Feaster.

PARIS—$8,000
Seth Levings.

PARKVILLE—$6,000
Phillip Branner, Allen Russell.

PARMA—$5,000
Frank Noltensmeyer.

PATTONSBURG—$7,000
Abram Bohannon, Jr. Francisco.

PAYNESVILLE—$30,000
Bascom Harris.

PERCH TREE—$3,000
Thomas Howser (farmer).

PERRY—$9,000
John Norris.

PERRYVILLE—$16,000
Mary Comte.

PIERCE CITY—$5,000
John Bittick, John Essex.

PILOT GROVE—$12,000
Daniel Krause, John Mellor, John Reuter.

PINE LAWN—$5,000
Fred Vogelsang.

PLATTSBURG—$10,000
A. Jackson.

PLEASANT GREEN—$3,000
Jesse Decker.

POLO—$5,000
Melson Maytum.

POPLAR BLUFF—$66,000
Grant Gleason.

PORTAGEVILLE—$14,000
Henry Adams (farmer), Buckner Price.

PORTLAND—$18,000
Walter Hartman, Max Needelman.

POTOSI—$21,000
Benjamin Flynn, Walter Simmons, Francis Northway; 1 shoemaker.

(Continued on next page)

Keeping . **THE AMERICAN FAMILY** *Secure*

. . . is the primary responsibility of every individual life underwriter . . . and it matters not whether his policyholders are thousand or million-dollar men!

The conscientiously alert life underwriter of today is keeping an eye on his policyholders' needs. He is looking into the future FOR them. He is seeing to it that their families will have their homes free and clear "after Father is gone." He is seeing that life plans and hopes are fulfilled "when Father is a sacred memory."

Most significant factor in the growth of the Kansas City Life has been its steadfast policy of providing *life insurance,* as such, for the protection of the family. Lost indeed is the man in this business of life underwriting who loses sight of the importance of that age-old life insurance argument—just as good today as it was one hundred years ago—"if YOU should step out of the picture."

KANSAS CITY LIFE INSURANCE COMPANY

HOME OFFICE: 3520 BROADWAY KANSAS CITY, MISSOURI

Agency inquiries should be addressed to
J. F. Barr, Vice-president and superintendent of agents.

Missouri—Continued

PURDY—$3,000
Francis Whittington.

RAVENWOOD—$5,000
Perry Antrim, John Waldeier.

RICHARDSON—$3,000
Andrew Lowry.

RICH FOUNTAIN—$2,000
Gerhard Wiegers.

RICHMOND—$39,000
W. Conrow, John Jacobs, Howard Jackson, Alney Russell, James Yates.

RICHMOND HEIGHTS—$191,000
Dorothy Beckenstedt, William Roseman, Claude Wolfe.

RIDGEWAY—$3,000
William Parker.

ROCK PORT—$5,000
Charles Deuser, Fayle Townsend.

ROCKY COMFORT—$3,000
Joe Carson.

ROLLA—$28,000
Zorad Horrom, Harry McCaw, William Nelson, Charles Parker.

ROTHVILLE—$3,000
Floyd Wilson.

RUSHVILLE—$5,000
Edward Reed.

ST. CATHERINE—$6,000
Ora Stauber; 1 farmer.

ST. CHARLES—$78,000
Herschel Adair, John Duebbert, Leah May, Herman Moseler, Robert Rauch; 1 company inspector, 1 carpenter.

ST. CLAIR—$4,000
Gilbert Lay.

ST. GENEVIEVE—$18,000
Henry Gisi, Josephine Herzog, Joseph Valleroy.

ST. JAMES—$4,000
Mary Hudson.

ST. JOSEPH—$743,000
Over 66 Ordinary Claims
Over 120 Industrial Claims
CLAIMS BY AMOUNTS:

3—$10,000 or over
8— 5,000 to 10,000
9— 3,000 to 5,000
20— 2,000; 26—1,000

Jonathan Arnold (farmer), Charles Bacon, William Baker, George Barnes, Charles Bristol, Thomas Dalhouse, Nona Dow, John Durrett, Paul Emerson, Hellen Fouts, Gustav Haeberle, Annie Heitman, Benjamin Helsley, George Huskamp, Roy Hunt, Leighton Juda, Josiah Leighty, Henry Long, Clyde McKee, Robert Martin, Fred Mason, Jacob Mehrwein, William Mesmer, Benjamin Miles, James Miles, Otto Modeer, John Oxford, Virginia Owens, Virgil Patton, Dwight Poland, Carl Purnell, Nicholas Raes, William Roe, Alvah Rose, Christian Rutt, Dennis Ryan, John Short, Willard Thom, Amedeus Thomson, Noel Vermillion, Attie Warren, Earl Wells, Helen Wells; 1 clerk, 1 government meat inspector, 1 housewife, 1 retired, 1 salesman, 1 surgeon. Industrial Companies: — No. 1, 34 claims, $6,592; No. 8, 74 claims, No. 15, 14 claims, $2,402.

ST. LOUIS—$24,448,000
Over 945 Ordinary Claims
Over 3,363 Industrial Claims
CLAIMS BY AMOUNTS:

2—$250,000 or over
13— 100,000 to 250,000
19— 50,000 to 100,000
23— 25,000 to 50,000
64— 10,000 to 25,000
94— 5,000 to 10,000
132— 2,000 to 5,000
158— 2,000; 441—1,000

George Abeel, Hyman Abelson, William Adams, Anna Allen, Lettie Allen, Harry Axelbaum, Alfred Backer, Otto Backof, Joseph Badaracco, Henry Bagot (clerk), Robert Bage, Louis Baltinger, John Baliak, Jay Barto, Frederick Barrington, Seth Batchelder, Edward Beck, Edna Bender, Louis Berkin, Edwin Billmeyer, Auburn Blalock, Bernard Boegeman (metal worker), Louis Borntrager, Maude Brady, George Boothby, George Bouris, Edwin Brandau, Frank Brandt, John Brockmeyer, Gustave Buchholz, Emily Buda, Chris Burgess, Minnie Burgess, Nellie Burgess, Jas. Burke, Joseph Burris, Alice Busch, Samuel Campbell (clerk and deliveryman), Heimann Cantor, William Cardwell, Emma Carlson, Julia Cassidy, Patrick Cassidy, Charles Catlin, Martin Cawley, Roy Chandler, William Cheek, Henry Christman, Fred Cissell, Sallie Clanton, Catherine Clark, Thomas Clark, Walter Clark, George Clarkson, Charles Clay, James Coakley, Samuel Cockley, Nellie Collier, John Collins, Hazel Conrad, Louis Constestable, Charles Cowan, Oscar Criswell, William Cullen, William Cullinane, Rosina Cunette.

Henri Daird, Abraham Davis, Edward Dewes, Geo. Dexheimer, Joseph Dickmann (attorney), Otto Dieckmann, Josiah Dillingham, Frank Dolezal, Gilio Domenico, James Dougherty, Chas. Dring, Helen Drosten, Isaac Dubinsky, Dennis Dundon, Charles Dupree, August Dutzi, Etta Eastham, Norbert Eggers, Alfred Ehlert, Frederick Eilbracht, John Eisenberg, Abraham Elman, Theodore Engelskind, William Evans (school principal), Edward Faes, Morris Fagin, Morris Faier, Anna Faust, Charles Fechner, Birdie Fels, John Ferguson, William Fitzmaurice (president Central Trades and Labor Union), John Fitzgerald, Catherine Fillingham, Harry Floun, Felicita Fontana, John Forbush (bookkeeper), Julian Forrester, Lee Fowler, William Forlow, Eugene Fox, George Frehafer, Morris Freund, Joseph Frideritzi, Laura Fuchs, Florence Funk, Jacob Furrer.

Engelhart Garger, George Geers, George Gellhorn (physician), Dorothy Genter (clerk), William Geyer, Fred Gehner, Herman Gerling, Aloysius Gerst, John Gibliser, Katie Giurin, Patrick Gleason, Charles Goldkamp, Harry Goldstein, Mashe Gollub, Fannie Goodman, Asa Goodwin, Maud Gordon, Malcolm Gowan, Joseph Graves, Corrinne Gray, Anthony Greco, Henry Gregory, Benjamin Gurman, Alfred Hacker, Henry Hagan, Arno Hager, Joseph Hamlin, William Hancock, Katie Harden, Josephine Hausperger, Julia Harnist, Lyman Hay, Frank Hays, Mabel Hays, Alfred Hezel (salesman), William Hegenbotham, Victor Heitzeberg, Theodore Hemmelmann, Margaret Hereen, John Hesford, Daniel Hibner, Charles Hill, Minnie Hill, George Hoelker, Jacob Hoer, Marie Hoffman, Rudolph Hoffman, Dora Hohmann, Frank Holzborn, Margariet Hopewell, Edmund Horack, Margaret Hord, John Horton, Frank Houston, Elizabeth Huelsmann, J. Huffaker, Thomas Hunt, Howard Hunter, John Hurck.

Clara Imholtz, Nathan Iuster, Charles Jacobsmeyer, Caroline Jacques, Jesse James, Michael Janus, William Jasper, Martin Javonick, Stanislaw Jaworski, Clarence Johnson, Harry Kaiser, Florence Keena, David Kelly, Mike Kelly, Albert Ketterer, Patrick Keville, James King, Robert King, Harry Kircher, Edward Kleine, Martin Kleinsorge, Otto Klingler, Karl Koeb, Frank Koehler (retired), Louis Kohler, Louis Kram, Louis Kristemeier, John Krings, Joseph Krshul, Edward Kruckemeyer, Mary LaCroix, August Landwehr, Ben Langan, Laura Langhauser, Sylvia Lapinski, Mary Larkin, Fred Laskiwitz, Carrie Laverty, Bridget Lavin, Raymond Layer (executive), Max Lepovitz, Abraham Levin (retired executive Bell Realty Co.), Walter Levy, Albert Lewis, John Lochman, Abraham London, Alice Lonergan, William Long, Fred Lorbert, Haymer Lowenhaupt, Benjamin Ludwig, George Luft.

Phillip McAuliffe, John McCarthy, Rufus McChesney (postal clerk), Howard McCully, Harvey McCoy, John McCullough, Rev. Donald McDonnell (priest), Joseph McGilley, William McGrath, Pat McGuire, Celia McHugh, Henry McKenney, Clarence McNiff, Jeanette McNutt, Abe Magid, James Maguire, Nathan Malintsky, John Maney, Harold Manges, Francesco Manzuco, William Marriott, Theodore Meier, Ferdinand Meifert, Louis Meilert, Enrico Merlo, Edna Meyer, Edward Meyer, Marjorie Meyer, Rachel Michael, Edward Middleton (clerk), Robert Miksicek, William Milne, Emil Mohrman, Edward Moran, Arthur Morey, Earl Morgan, Edward Morse, Lucille Mossberger, Alex Muckerman, Ambrose Mueller, Robert Muskopf, Joanna Nalty, Laura Neidigh, William Neumann, John Nielson, Irene Noonan, Peter Oberle, Ruby Ochs, Lawrence O'Connell, Charles O'Keefe, Sophia Orth, Robert Owens, Frank Palmero, Gaty Pallen, Josiah Parrish, Daniel Patrick, Walter Patterson, Martin Pearlstein, Charles Peet, Jule Peil, Jeff Pentecost, Adolph Peroutka, Elmer Peters, Gredie Peskind, John Pfeiffer, Roy Phillips, Dr. Harry Platt, Nathaniel Prefer, Jane Platt, Peter Plesz, John Poeppelring, Abraham Portney, Adolph Pragg, Edward Preiss, Lewis Protheroe, William Protsmann, Marvin Pursell, Cosmo Pusateri.

Margaret Quan, John Quigley, Blanche Quinn, William Quitzow, Isadore Rafalowski, Stella Ramsey, Frank Reahr, William Reese, Carl Remert (superintendent Packing Co.), John Rice, Joseph Rice, Richard Richards, Elizabeth Richey, Meyer Richter, George Robertson, Edward Robinson, Frank Roediger, Edna Rooney, Max Rosenkranz, Daniel Ross, Harry Rossen, Hyman Rubenstein, Tobias Rubenstein, Harry Ruckstuhl, Joseph Rutledge, Virgil Ryan, Minnie Ryday, Charles Sabor, Franklin Sakers, Louis Sandretto, Roy Sargent, Daniel Scanlon, Otto Schaefer, Amanda Schaefering, Alexander Schirmer, Hazel Schmitt, Otto Schmitz, Frederick Schneider, Amy Schnell, Edward Schneiderheinze, Max Scholar, Louis Schonebeck, Louis Schrader, Sophia Schulze, Gustave Schumann, Robert Schuster, Feiga Schwartzman, Gustavus Schwartzel, Glennie Schmittky, Raymond Scott, Louis Seidel, Arthur Shedler, Phillip Sheehan, Charles Sheetz, Clarence Sieling, Chai Sigan, Claude Simmons, Peter Simunek, Nathan Slavin, Annie Smith, Francis Smith, John Smith, Walter Smith (conductor), William Smola, Marie Soell, Paul Somm, Mary Spencer, Joseph Spiekerman, Emma Spilker, Solomon S'Renco, James Stafford, Timothy Staggs, Charles Stearns, Blair Steele, Harry Stegall, Joseph Stehle, Arthur Stephens, Joseph Stephens, Eugene Stephens, Charles Stiles, Adolph Stille (financial secretary), Frederick Stiles, Isaac Stillman, Fred Struckmeyer, Jacob Studt.

Louis Tackser, Catherine Tessmer, Samuel Theper, Edward Thiele, Oliver Thompson, Michael Tierney, Bridget Tighe, George Tillman, Clara Titterington, William Tolleson, Joseph Tompkins, Rens Tremble, Emil Treymark, Everett Tucker, Annie Tucker, Hanis Tucker, Joseph Tureck, Alexi Turnesi, Herminie Urbach, Irene Vaeth, Mary VanBuren, Rose Masquez, Magdalena Viviano, Joseph Voepel, Raymond Vogt (bookkeeper), Wm. Volckert, Charles Vollert, John Vondera, Oscar Wagner, Julia Wallick, Oswald Walsh, Mary Walton, John Wangler (factory foreman), Patrick Ward, William Warmboodt, Hattie Webster, Rev. John Wieberg (priest), Anna Wesemann, Archa Weiss, Herman Weissflug, Henry Wendler, John Werner, Frank Westermann, Michael Whelan, Edward White, Patrick White, Mary Whitener, Robert Widdicombe, Henry Williams, Margaret Winkler, Emil Wolf, May Wolf, William Wood, Louis Wynar (merchant), Hazel Young, John Zaegel, Rose Zedler, Frederick Zeibig, Henry, Zeigler, August Zopf.

Additional partial list by occupations: Belt manufacturer, bookkeeper, 2 butchers, cashier, Chemical Co. accountant, cattle buyer, 3 clerks, company merchant, 4 contractors, copy writer, cutter, druggist, 2 engineers, 8 executives, farmer, gas and oil distributor, 3 grocers, 11 housewives, laborer, 3 managers, manufacturer, 3 merchants, physician, principal, publisher, 2 realtors, 10 retired, 4 salesmen, secretary, stage employee, supervisor, stenographer, telegraph repeator, title examiner.

Industrial Companies: —No. 1, 390 claims, $71,096; No. 3, 1,667 claims, $378,611; No. 7, 93 claims, $15,605; No. 8, 276 claims, $64,669; No. 10, 74 claims, $9,999; No. 14, 640 claims, $134,881; No. 15, 223 claims, $72,214.

SALEM—$22,000
Wilson Cage, Billy Dilworth, Harry Maledy, Marion Roberts, George Souder; 1 optician.

SALISBURY—$34,000
William Bertsch, 1 manufacturer.

SAPPINGTON—$10,000
Arthur Spicer.

SARCOXIE—$14,000
Joseph Gerard, Hattie Hall, James Hall, Fred Stumph.

SAVANNAH—$12,000
Mattie Cross, Hugh Stewart: 1 farmer.

SAVERTON—$3,000
Charles Rosenkrans.

SEDALIA—$164,000
Sidney Condict, Howard McCrary, Hannah Morrison, Samuel Owen, Franklyn Payne; 1 housewife; 1 retired. Industrial Co. No. 1, 67 claims, $11,851.

SENATH—$15,000
Alpheus Caneer, Ivy Dempsey, Nancy Palmer.

SENECA—$3,000
Clinton Norris.

SHELBINA—$9,000
Charles Noble, Wilson Shouse.

SHELBYVILLE—$21,000
Charles Chrismer, Pearl Johnson, Sylvester McNulty, Ruth Madsen, Jas. Tarbet.

SHERIDAN—$3,000
Minnie Spaulding.

SIKESTON—$31,000
Julia Bowman, Alora Campbell, Lynch Lacy, Sarah Robison.

SILEX—$3,000
Matthew O'Brien (farmer).

SLATER—$49,000
Charles Diebel, Daniel McCormick, John Spencer, Harry Stephens, William Storts, Mary Wright.

SMITHVILLE—$4,000
Alfred Smith.

SPICKARD—$17,000
Warnic Keith.

SPRINGFIELD—$618,000
Over 68 Ordinary Claims
Over 65 Industrial Claims
CLAIMS BY AMOUNTS:

2—$25,000 or over
3— 10,000 to 25,000
4— 5,000 to 10,000
13— 3,000 to 5,000
16— 2,000; 30—1,000

Elizabeth Appleby, William Banks, Frank Baron (contractor), Robert Barrett, Justice Beach, Lizzie Bond, Joseph Brownlow (executive), Walter Eisenmeyer (company manager), Charles Ferguson (realtor), John Fisk, Dr. Forrest Harrison, Leonard Haydon, Brilla Highfill, William Howell, Charles Killingsworth, Caldonia Kinser, John Klinger, Blanche LeDuc, Alfred McCracken, Stephen McIntire, Ira McNeir, Charles Martin, Ralph Martin, George Mitchell, Agnes Oliver, Herman Rains, Doris Rollins, John Schibler, Willard Skidmore, Arthur Smith, Ida Smith, John Steen, Albert Stith, James Taylor, Kittie Utley, Thos. Wakefield, Harvey Webb, Edward Williams; 1 claim agent, 1 music dealer, 1 retired, 1 salesman. Industrial Companies:—No. 1, 27 claims, $7,819; No. 10, 9 claims, $1,807; No. 15, 29 claims, $6,994.

STANBERRY—$6,000
Ira Dixon.

STEELE—$24,000
Mary Broderick, Oscar Fowler, Elmer Maxwell, Huey Michie.

STOTESBURY—$3,000
James Armstrong.

SUGAR CREEK—$9,000
Pete Rozgay.

SULLIVAN—$10,000
James Crimmons.

SWEET SPRINGS—$11,000
Cora Scott.

TARKIO—$16,000
Raymond Dean.

TAYLOR—$5,000
Thomas Martin.

THAYER—$7,000
Loretta Mulliman.

TIPTON—$8,000
Lee Pedego, Harry Swarmer.

TRENTON—$48,000
James DeVorss, Carl Evans, John Fitterer, John Greenoe, Katherine Ray, Malcolm Young.

TULSA—$3,000
Hiram Myers.

UNIONVILLE—$8,000
Willie Cassady, Thos. Valentine (lawyer).

UNIVERSITY CITY—$475,000
Max Kauffman, Meyer Richter, Stephen Sinclaire; 1 dress manufacturer, 1 salesman.

URICH—$10,000
Tony Bergschneider.

VALLEY PARK—$9,000
Floyd Reed.

VANDALIA—$16,000
Ira Waters; 1 housekeeper.

VANDUSER—$4,000
Nathaniel Townes (grain dealer).

VERONA—$10,000
James Rice.

WARRENSBURG—$58,000
William Dow, Joseph Gray, Charles Harrison, Horace Heitmeyer, George Lemmon, Nellie Mosby, Jacob Welsh; 1 retired.

WARRENTON—$13,000
Howard Yocum; 1 mail carrier; 1 retired.

WARSAW—$11,000
Elmer Jones, Roland See.

WASHINGTON—$83,000
Oscar Arcularius, John Ernst, Fred Jacobsmeyer, Aloysius Robben, Henry Schroeder; 1 night watchman, 1 photographer, 1 retired.

WEAUBLEAU—$7,000
Leon Flint, Washington Reser.

WEBB CITY—$26,000
Bertha Pickering, Elijah Webb (retired). Industrial Co. No. 15, 1 claim, $56.

WEBSTER GROVES—$381,000
Over 35 Ordinary Claims
James Black, Martin Hasse, Joseph Hund, Francis Lawson, Frank Mead, Ruth Rieker, Ambrose Mueller, Henry Schroerluke, Charles Slater, Nannie Wesley; 1 estimator, 1 merchant, 1 postal clerk.

WELLINGTON—$3,000
Ervin Hartwig.

WELLSVILLE—$24,000
Michael Scannell.

WENTZVILLE—$11,000
Nancy Browning, Anthony Goellner, Mathilde Suhre.

WEST EMINENCE—$5,000
George Culbertson.

WESTON—$4,000
Julius Rumpel.

WEST PLAINS—$38,000
Grover Davis, Fred Fisher, William McCrory.

WHEATON—$10,000
Joseph Reed.

WILLOW SPRINGS—$9,000
Josephine Protiva.

WINDSOR—$7,000
Frederick Livingston.

WRIGHT CITY—$4,000
Frank Wolthous.

WYACONDA—$5,000
John Odell.

MONTANA

Total Payments in State.....$7,600,000
Rank in Payments.....40th
Rank in Population.....39th
Payments Per Capita.....$14.31

ANACONDA—$67,000
Peter Bubash, Fred Cushing (smelterman), Josephine Davis, Mabel Everett, William Jamesson, Nels Johnson (foreman), John McGreevey, Edward Stupca, Harry Verlanic.

ARLEE—$9,000
Fred King.

BELMONT—$5,000
Henry Helgeson.

BIG SANDY—$3,000
Katherine MacDonald.

BILLINGS—$372,000
George Baumgartmer, Lloyd Bittner, Albert Harlan, Edgar Harwood, William McFarguhar (merchant), George Magill, Joseph Popley, Edith Samuelson, Don Saunders; 1 farmer, 1 live stock commissioner.

BOWSMAN—$5,000
John Hedderly.

BOYEMAN—$8,000
John Bunnell.

BOZEMAN—$76,000
Leslie Gage; 1 stenographer.

BRADY—$4,000
Clifford Stinson.

BROOKS—$5,000
Earl Burnham (farmer).

BUTTE—$380,000
Over 52 Ordinary Claims
CLAIMS BY AMOUNTS:

2—$50,000 or over
2— 25,000 to 50,000
6— 10,000 to 25,000
3— 5,000 to 10,000
13— 3,000 to 5,000
16— 2,000; 10—1,000

Oscar Auer, Lillian Barry, Thomas Bennetts, John Berkin, David Charles, Patrick Clarke, O'Brien Dwyer, Clarence Fisher, Israel Goodman, Thomas Green, John Greeneveld, David Hoge, William Honey, William Huber, Jasper Kager, Charles Kelly, Michael Kelly, George Malovich, Fred Melcher (president of Western Iron Works), Philip Murphy, Charles Nevin, Peter Pankovich, Howard Pierce, Jannie Stromme, Michael Sullivan: 1 auto dealer, 1 company manager, 1 credit company inspector, 1 foreman and driver, 1 housewife, 1 manager, 1 miner, Paris Dry Goods Company executive, 1 physician.

CIRCLE—$5,000
Mason Knapp; 1 farmer.

COFFEE CREEK—$4,000
Orvis Barber.

COLUMBUS—$4,000
Eli Dixson.

COMERTOWN—$5,000
James Vincent.

CONRAD—$9,000
Mark Fowler (rancher), Albert Pluger.

CUSTER—$4,000
Ole Bergum.

CUT BANK—$5,000
Matilda Aronson.

DEAN—$4,000
John Schwenneker.

DEER LODGE—$14,000
John Koram, LeRoy Naef (rancher).

DENTON—$3,000
Rosa McGimpsey.

DILLON—$86,000
Isaiah Cashmore, Frank Eliel, George Ries; 1 housewife, 1 rancher, 1 service station attendant.

EAST HELENA—$4,000
Isidor Flatow.

(Continued on next page)

Montana—Continued

EDGAR—$10,000
John Hansen; 1 farmer.

FAIRVIEW—$11,000
John Bird.

FORSYTH—$7,000
Elmer Brewer.

FORT PECK—$10,000
Maynard Fitzpatrick.

FRAYER—$3,000
Merle Walton (farmer).

GARDINER—$24,000
Arthur Hall; 1 company secretary.

GERALDINE—$3,000
Henry Armstrong.

GLENDINE—$3,000
Daniel McNellis.

GREAT FALLS—$235,000
James Andrews, Sampson Bokonay, David Brown, John Cook, William Harrison, Herman Lescher, Joseph McIntosh, Elizabeth Maloney, Wm. O'Leary, Segval Semingsen, Michael Shrayne, Carl Wennberg (contractor), Julia Woolwine; 1 housewife, 1 lawyer, 1 retired stone cutter.

HAMILTON—$16,000
Edward Hood, Elmer Stockman, Jr., Frank Vincent.

HARDIN—$7000
Ralph Franklin.

HARLOWTON—$8,000
Henry Kyger (pipe fitter).

HARVE—$23,000
Milton Zartman; 1 merchant, 1 salesman.

HELENA—$115,000
Maud Brownlew, Margie Fraser, William Grills, Albert Hovey, William Kester, Herbert Mayer (mining engineer), Walter Payne, Edward Post, Robert Roberts, Virginia Schneider; 1 housewife.

HYSHAM—$6,000
Michael Snedker.

KALISPELL—$54,000
Sidney Gilbertson (bookkeeper), Robert Noldtime, George Tate.

KEVIN—$13,000
William Sealbrook (oil lease owner), 1 oil well operator.

KNOBS—$3,000
Christopher Iaeker.

LEWISTOWN—$116,000
Oliver Belden, William Touhey; 1 lawyer, 1 proprietor.

LIBBY—$15,000
Surveyor.

LIVINGSTON—$64,000
Frank Arnold, Joseph Huff, Charles Sacket; 1 cabinet maker, 1 company manager.

McCONE CITY—$3,000
Paul Kinder (electric welder).

MALTA—$16,000
Humbert Maylan, Jesmine Wolden, Martin Wolfe.

MANHATTAN—$3,000
Joseph Glover.

MILES CITY—$80,000
August Mund; 1 clerk.

MILLTOWN—$3,000
Henry Poitras.

MISSOULA—$243,000
Arthur Carr (retired), Valeria Crowder (student), Gaspard Deschamps, George Dick, Edward Ellis, Ernest James, Madge Madsen, Peter Regan, John Rice, Jesse Rothenberg, Monroe Wallace (oil merchant); 1 insurance agent, 1 merchant, 1 retired, 1 social worker.

MUSSELSHELL—$20,000
Merchant.

OILMONT—$9,000
Donald Casscaller (drilling assistant), Mark Dornhlaser.

OLLIE—$4,000
Arthur Cagley.

PERMA—$3,000
Richard Cross (farmer).

PHILIPSBURG—$5,000
Vernus Bauer.

PINEVIEW—$4,000
Blanche Meredith.

PLAINS—$14,000
Andrew Anderson, Floyd Bolhler.

PLENTYWOOD—$5,000
F. Fishbeck.

POLSON—$10,000
Rasmus Anderson, Rasmus Anderson.

POMPEY'S PILLAR—$3,000
John Tolman.

POPLAR—$3,000
Joseph Fennell (farmer).

REXFORD—$7,000
Railroad conductor.

RICHEY—$4,000
Bessie Bomb, Melvin Markuson.

ROBERTS—$5,000
Claude Hudson (bank cashier).

ROUNDUP—$14,000
Metal worker.

RUDYARD—$7,000
Carl Hanson.

RYEGATE—$6,000
Matilda McKinnon, Binone Mellen.

SHELBY—$7,000
Charles Peers.

SHELLEY—$3,000
Jason Wilson.

SHERIDAN—$10,000
Charles Walter; 1 store manager.

SIDNEY—$11,000
Elwin King, Cyrus Lowry.

SILVER BOW—$3,000
Josephine Molek.

SIMMS—$5,000
Lydia Hathaway (U. S. Post mistress).

STANFORD—$14,000
Joseph Miller, Earl Wineman, Carl Wittmeier.

SUN PRAIRIE—$5,000
Lark Wilson.

SWEET GRASS—$6,000
Lola Engstrom.

TERRY—$5,000
District court clerk.

TWIN BRIDGES—$3,000
Arthur Edwards.

VALIER—$4,000
Herman Parchen.

WALKERVILLE—$22,000
John Suydam.

WARM SPRINGS—$3,000
James Madigan.

WHITEFISH—$19,000
William Murdock.

WILSALL—$6,000
Charles Parker, John Stephenson.

NEBRASKA

Total Payments in State.....$23,100,000
Rank in Payments.....30th
Rank in Population.....31st
Payments Per Capita.....$16.93

ALBION—$16,000
Edward Quiter, Frederick Schmadeke, Nettie Thomazin.

ALLIANCE—$41,000
John Kearns, James Keeler, Dick Strong.

ALMA—$13,000
Burtin Dodge, Alvina Fox, Henry Fox.

AMES—$3,000
Emery Rudolph.

AMHERST—$5,000
James Moranville.

ANSELMO—$6,000
Eleanor Andrews, Presley Bell.

ANSLEY—$4,000
Herbert Dunning.

ARCADIA—$4,000
Francis Bowman.

ASHLAND—$14,000
Ray Jones, Francis Lemon.

AUBURN—$52,000
Robert Howell, George Pasco, Mervin Pasco, Charles Williams.

AURORA—$18,000
Melvin Hurst.

AXTEL—$4,000
Jacob Mohney.

BANCROFT—$9,000
James Copple, Stacy Fletcher.

BARTLETT—$3,000
Gerant Bishop.

BATTLE CREEK—$4,000
Albert Gardels.

BAYARD—$16,000
Frank Crie.

BEATRICE—$130,000
Charles Bartik, Ellet Drake, Ruth Kunc, Robert McCown, Samuel McKinney, Anderson Maxwell, Mary Reed, Arthur Sherman, John Stone, Cloa Wilkinson; 1 retired, 1 salesman.

BEAVER CITY—$5,000
Jacob Mohney.

BEAVER CROSSING—$3,000
Frank Drumm.

BEEMER—$4,000
Harry Breetzke.

BELLWOOD—$9,000
John Reddy.

BENEDICT—$5,000
Claude Walker.

BENKELMAN—$8,000
Andrew Young; 1 farmer.

BENNET—$4,000
Milton Deck.

BERTRAND—$6,000
Theresa Ross, Ralph Spring.

BLOOMFIELD—$14,000
Marvin Case, Fenton Hill, William Houtz.

BRADISH—$10,000
Mathias Froistad, Raymond Nichols, Emile Roggy.

BRADY—$9,000
Perry Grady (farmer).

BRIDGEPORT—$9,000
Robert Brown; 1 farmer.

BROADWATER—$5,000
Fred Wegner.

BROWNVILLE—$10,000
Edgar Morris.

BRULE—$10,000
Robert Haldeen, Ivy Hinrichs.

BRUNSWICK—$3,000
William Calkins.

BURWELL—$8,000
Joseph Snyder.

CAIRO—$24,000
Seward Benton, Stanley Smith.

CAMBRIDGE—$6,000
Theodore Walton.

CARMAN—$3,000
Theresia Dolph.

CEDAR CREEK—$4,000
Ewald Ulrich.

CEDAR RAPIDS—$4,000
Arvid Nordland.

CENTRAL CITY—$19,000
William Letcher, Darrell Middleton (farmer), Abigail Tooley; 1 farmer.

CHADRON—$10,000
Otto Bahrs, Otto Hageman.

CLARKSON—$10,000
Robert Hrouda, John Kucera.

COLUMBUS—$61,000
Gertrude Clabaugh.

COMSTOCK—$3,000
John Rousek.

CORPUS CHRISTI—$8,000
Harry Brodahl.

COZAD—$38,000
Lloyd Beryman, May Scrutchfield, George Williams.

CRAB ORCHARD—$9,000
Frank Brown.

CREIGHTON—$24,000
Franklyn Wegner.

CRETE—$17,000
Harold Best, Frank Mickle.

CROOKSTON—$6,000
George Ohlmann.

CULBERTSON—$6,000
John Schleiger, Harry Warker.

DANBURY—$4,000
Edith Asbahr.

DAVID CITY—$29,000
Anton Sconka.

DENTON—$5,000
Arius Markle.

DODGE—$4,000
Joseph Brazda.

DONIPHAN—$5,000
George Kenman.

DORCHESTER—$22,000
William Kenney.

DUBOIS—$3,000
Dora Frieselman.

DUNBAR—$3,000
F. Weiler.

EDGAR—$14,000
Melvin Bass, Melvin Carlson, Myrtle Cassell, William Gass.

ELKHORN—$10,000
John Schuldt.

EMERALD—$5,000
Anton Gruntorad.

ERICSON—$3,000
Holt Pierce.

FAIRBURY—$97,000
Charles Clark, Thos. Higgins, John Lenahan, Jas. Malone, Lorenz Rasse; 1 retired, 1 train master.

FAIRMONT—$60,000
Edger Nichols (farmer).

FALLS CITY—$66,000
Franklin Davis, Richard Gist, Robert Preusse.

FORT CALHOUN—$4,000
Harry Seltz.

FRANKLIN—$57,000
Clyde Hevner, Arthur Smith.

FREMONT—$132,000
John Brich, Joshua Gevries, John Greenlee, Jacob Haas, George Hoffman, Franklin Hunt, Joseph Kraus, Jurgen Lass, Milton Mark, Frederick Moller, Edward Schwab; 1 farmer.

FRIEND—$15,000
Edith Hartwig.

FULLERTON—$28,000
John Balasa, Anton Forsell, Joseph Kaveney, Vera Miller, Robert Turner.

FUNK—$5,000
Henry Andersen, Emery Silvers.

GENEVA—$32,000
Donald Christiancy, Arthur Dixon, Minta Mahan, Edgar Nichols (contractor), Charles Picard.

GENOA—$10,000
E. Erickson, Charly Swanson.

GERING—$18,000
G. Gordon.

GLENVIL—$14,000
Inez Batterman, William McGafrey, John VonNordheim.

GORDON—$16,000
Robert Bard, Otto Bohrs, Joseph Fickel.

GOTHENBURG—$39,000
James Holmes (editor and publisher), Frederick Karlson, George Kuhlman, George Wambach.

GRAND ISLAND—$243,000
Arthur Anderson, Peter Ball, Louis Behring, Ralph Bootman, Eunice Copple, Francis Dunn, Dellmond Geil (postmaster), Ralph Hanna, Oscar Hausmann, Francis Key, LeRoy Parks, David Raish, Gustav Roby, Oscar Roeser, Jesse Webster, Wesley Wiegert; 1 manager hardware store, 1 retired.

GRANT—$5,000
George Schmitt.

GREELEY—$4,000
Thomas Scott.

GRESHAM—$4,000
Edwin Tonninges.

GUIDE ROCK—$5,000
Roy Bailey, John Howard.

HALLAM—$4,000
John Matthews.

HARDY—$10,000
Emanuel Kauffman, Dietrich Kirchoff.

HARRISON—$9,000
Gerlach Gedrgel, Charles Unitt.

HASTINGS—$167,000
John Dixon, Lewis Green, Eli Hamel, Christina Jackson, Alice Lofquist, Herman Stein, Fredrich Toedter.

HAY SPRINGS—$10,000
George O'Hallaron.

HEBRON—$18,000
Charles Gottschalk.

HERMAN—$4,000
Walter Davis.

HERSHEY—$10,000
Fred Huebner, Everett Wildman.

HOLDREGE—$33,000
Opal Girch, Elmer Nelson.

HOOPER—$20,000
Alma Windhusen.

HUBBARD—$3,000
Lawrence Armour.

HUBBELL—$4,000
Fred Mumm.

HUMBOLDT—$9,000
Emma Huttenmeyer, Champ Wright.

HUMPHREY—$4,000
John Wilhelm.

INDIANOLA—$4,000
Clarence Kircher, Pete Dou.

JOHNSTOWN—$5,000
Hugh Camerson, Martin Petersen.

JEROME—$4,000
Jerome Reynolds.

KEARNEY—$96,000
George Chittenden, George Martin, Peter Orr, Louis Springer.

KIMBALL—$17,000
John Hansen (farmer), Kent Irwin, Lyle Moore.

LEIGH—$29,000
Jerry Bohac, Frank Husak, Joseph Tesar, Bernard Thalken, Jr., Nick Stokey.

LEXINGTON—$21,000
Alvin Anderson, Elmer Menke.

LINCOLN—$1,327,000
Over 112 Ordinary Claims
Over 25 Industrial Claims

CLAIMS BY AMOUNTS:
2—$50,000 or over
1— 25,000 to 50,000
7— 10,000 to 25,000
8— 5,000 to 10,000
30— 3,000 to 5,000
38— 2,000; 36—1,000

William Albers, Lelia Anstiss, Joseph Aulger, Samuel Avery, Clinton Ayers, Alice Bacon, Samuel Bagley, Everett Barnhill, Wilson Beever, Elbert Bishop, Henry Blum, Thomas Burns, Gladys Campbell, Owen Champe, John Coleman, Frank DuTeil, Grace Eggleston, Harry Ellis, Jno. Emery, Will Finney, George Fitzsimmons, Albert Forke, William Frampton, James Freeman (general manager), King Gillespie, Alfrod Guile, Archibald Handley, Guy Harris, Walter Jackson, Stuart Janda, John Johns, Lille Kates, Frederick Kerns, Jacob Koch, Ever Lewis, Mary Lococo, Joseph Muller, George Myers, Daniel Parker, C. Quinton, Edward Rasser, Ernest Rokahr, Edwin Rystrom, Edward Schwartz, Henry Simmons, Kenneth Smith, Paul Spere, A. Steinhausen, Chas. Thoonberry, Albert Totten, Erba Trigg, Ward Marget, Francis Wells, George Wever, Walter Whittaker, August Widman, Katie Wilcox, Lloyd Wilson, Elmer Worthington, John Wright; 1 auctioneer, 1 executive, 2 farmers, 1 lumberman, 1 manager, 1 mechanic, 1 physician, 2 retired. Industrial Company—No. 3, 25 claims, $5,932.

LINDSAY—$5,000
John James, Henry Schacher.

LINWOOD—$9,000
Robert Blair.

LONG PINE—$10,000
Henry Henning.

LORTON—$5,000
John Jones.

LYONS—$13,000
Harry Jonson, Pearl Loghry, Lucile Snethen.

McCOOK—$64,000
Margaret Doyle, Lewis McConnell, Lloyd Taylor, Louis Yost; 1 physician.

MADISON—$14,000
Sophie Housel.

MAYWOOD—$40,000
Samuel Gilbert, Royal Stuckey.

MEADOW GROVE—$9,000
George DeCamp.

MILFORD—$3,000
Jannette Gray.

MINATURE—$5,000
Charles Flawer.

MINDEN—$26,000
Ole Jorgensen, Chas. Mantor, Sylvester Mundell, Lloyd Pate.

MITCHELL—$28,000
Ruth Logan, Frank Moore, Henry White.

MULLEN—$4,000
Enoch Anders.

NEBRASKA CITY—$110,000
Loren Cummins, Vincent DeMaro, Robert Erwin, James Thompson, Joseph Treglia (detective), George Zieis.

NELIGH—$11,000
Thomas Bell.

NELSON—$5,000
Charles Calvin, Bernice Wehrman.

NEMAHA—$4,000
Esther Dickerson, Hettie Raines.

NENZEL—$10,000
Thomas Cox.

NEWMAN GROVE—$12,000
William Elhoes.

NORFOLK—$121,000
John Ark, LeRoy Bartlett, Herman Bentz, Anastacia Bolin, Mason Fraser, Blanche KaDel, R. Maas, P. Nellemann, Ernest Sasse; 1 manager.

NORTH PLATTE—$137,000
Joseph Beeler, William Birkofer, Otto Bowen, Russell Calhoon, Joseph Hannon, Lula McQuire, Michael Maher, Gladys Rahmeyer, Winfred Starr, Carl Waller, Etta Wilson; 1 physician.

OAKDALE—$4,000
Ernest Sasse.

OAKLAND—$25,000
Harry Lindquist.

ODELL—$5,000
Raymond Novotny.

OGALLALA—$14,000
Theo. Brown, John Gersert, Virginia Nispel.

OMAHA—$3,266,000
Over 276 Ordinary Claims
Over 180 Industrial Claims
CLAIMS BY AMOUNTS:
3—$50,000 or over
7— 25,000 to 50,000
15— 10,000 to 25,000
19— 5,000 to 10,000
53— 3,000 to 5,000
45— 2,000; 134—1,000

Luella Anderson, Charles Babb, Robert Barkhouser, Clifford Bellinger, Marvin Betzner, Otto Bogott, William Carey, Oscar Carlson, Charles Carmichael, Walter Chamberlin, Robert Clark, Judd Crocker, William Conard, John Daly, Sam D'Andrea, John Dennis, Joseph Dennis, George Engler, Dennis Farley, George Fally (merchant), Joseph Foreman, John Frey, Charles Gould, Henry Gould, Ralph Heaston, Roy Hinman, Josept Hofbauer, Michael Holland, David Holmes, Ellery Hume, Edward Hydock, Alfred Jefferson, Chas. Johnson, Harry Johnson, Hollis Johnson, Jas. Judkins, Edwin Katskee, Lee Kenny (attorney), Michael Kitta, Telvel Klotz, Emil Kohoutek, Joe Kutilek, Louise Kvetensky, Anton Lacina, Orville Lake, George Lane, Sadie Larsen, John Lichtenwallner, John Lindell, Inez Loving, Joseph Lundstrom, George Lyons.

Andrew McCampbell, Frances McDonald, William McIntyre, Stith McCutchen, Charlotte Maddison, Howard Magrane, Kieth Mahannah, Abraham Maisel, Carl Marfisi, Jeanette Martin (cashier), Judith Matthews, George Meyer, Glenn Miller, Stanley Neutoff, Harry Northcutt, Thomas O'Brien (auto distributor), Edna O'Keeffe, Sylvia Olander, David Patison, Anton Pecka, Richard Peters, William Prai, Henry Price, William Pritts, Lillan Pulsifer, Muriel Pye, Rubin Ratner, Ray Rayn, Harry Richard-

(Continued on next page)

Nebraska—Continued

son, Adam Rosenbaum (realtor), Margaret Schultz, Irene Siert, Charles Skop, Arthur Smith, Harry Soskin, Ernest Spriegel, Joseph Stanek, James Stowell, Bertha Studenroth, William Tagg, Bertha Trimble, Ruth Trybom, Vaclav Melena, Lulu VanCamp, John Wallace, John Weare, Frank West, James White, Leonards Whitmore, Lee Wright, Otto Wolff, T. Ziegenhagen.

Additional partial list by occupations: Bookkeeper, bank contractor, 2 executives, farmer, foreman, gas station owner, garage owner, housewife, manager, meat inspector, 2 proprietors, 2 realtors, restaurateur, 2 retired, 4 salesmen, stenographer, surgeon, teacher. Industrial Companies:—No. 1, 74 claims, $21,807; No. 3, 94 claims, $21,102; No. 7, 12 claims, $2,074.

O'NEILL—$13,000
Gertrude Bauman, Edward Gatz.

ORCHARD—$12,000
Edmond Rector, Anna Wendell, Thos. Goff (chicken farmer).

ORD—$16,000
William Zabloudil (assistant manager factory).

ORLEANS—$4,000
Rose Willy.

OSCEOLA—$10,000
Amalia Horst.

OSHKOSH—$9,000
Charles Amsden, Albert Younglund.

OSHMOND—$5,000
Ernest Broekemeier.

OXFORD—$8,000
William Harvell.

PAGE—$3,000
Clara Albright (nurse).

PALMER—$4,000
Phillip Fuehrer.

PAWNEE CITY—$25,000
Charles Ingwerson, Arvilla Pursell.

PENDER—$7,000
Philip McMarrus, Robert Racely.

PHILLIPS—$3,000
Lilly Underwood.

PIERCE—$4,000
Henry Tesch.

PLAINVIEW—$16,000
John Hoffman, Alfred Steinkraus.

PLATTE CENTER—$20,000
Max Bruckner.

PLATTSMOUTH—$25,000
Robert Clement, Grace Lutes, Weldon Stoehr.

PONCA—$4,000
Herklas Kemper.

POTTER—$6,000
Charles Johnson.

PRAGUE—$3,000
Mary Nemec.

RANDOLPH—$17,000
Charles Bacon, Chas. Sellon.

RAYMOND—$3,000
Edward Pitzpatrick.

RED CLOUD—$8,000
E. Aukes.

REPUBLICAN CITY—$5,000
Charles Stark.

ROSWELL—$19,000
Joseph Jaffa; 1 retired banker.

ROCA—$4,000
Grace Kuster.

RULO—$3,000
Eva Park.

RUSHVILLE—$5,000
Lewis Oberwetter.

SAINT EDWARD—$34,000
Everett Green, Edwin Landen, Fred Lehmann, Francis McCarty, Emily Salestrom, Myrtie Wells.

SAINT HELENA—$4,000
Joseph Habermann.

SAINT MICHAEL—$4,000
Richard Stoeger.

SARBEN—$3,000
William Cox.

SARONVILLE—$5,000
Charles Malm.

SCHUYLER—$18,000
Ernest Adams, Roshlie Becker, William Eberhart, John Steienke.

SCOTTSBLUFF—$109,000
Fred Bryan, Gertrude Hall, Charles Hauck, Albert Kerns, John Watson.

SEWARD—$44,000
Major Anderson Davis, Welch Kingsley (hotel owner) Christopher Riggert, Clara Vogel.

SHELTON—$24,000
Lowell Ames, Edward Hannon, Jos. Hannon, Jas. Haug.

SIDNEY—$27,000
Joseph Reel, Marie Van Anne.

SMITHFIELD—$5,000
Jay Mahlin.

SNYDER—$5,000
Mary Schueth, Emil Zahn.

SPALDING—$10,000
Mary Berger, James Gorny, William Lee, Irene McCarthy.

SPARKS—$3,000
Alfred Lawrence.

SPRINGFIELD—$4,000
William Mueller.

STANTON—$7,000
Conrad Deines.

STAPLETON—$10,000
Oscar Meroney.

STRATTON—$6,000
Henry Grosse; 1 mail clerk.

STAFFORD—$5,000
James Carr.

STANTON—$10,000
Frederick Schultz, Louis Spulak.

STEINAUER—$5,000
Edward Chandler, Henry Rinne.

STROMSBURG—$6,000
John Carlson.

STUART—$4,000
Henry Bose.

SUMNER—$9,000
Joseph Eutsler.

SUPERIOR—$14,000
James Hursh.

SUTHERLAND—$11,000
James Humphrey, Dorothy Metcalf, Andrew Michael.

SUTTON—$15,000
John Linder, Edith Oswald.

TECUMSEH—$34,000
Julia Detrick, Wallace Hervey, Peter Krause.

TEKAMAH—$30,000
Minnie Stevens, Fay Wilson; 1 farmer.

THOMPSON—$4,000
Frank Cacak.

TILDEN—$5,000
Thomas McKeever.

TOBIAS—$6,000
William Hershey, Frank Holman.

TRYON—$6,000
Fred Jackson, Fred Popham.

VALLEY—$205,000
Bank president, manager stockyards.

VALENTINE—$16,000
Thomas Van Buren.

VALPARAISO—$4,000
Charles Augusta.

VERDIGRE—$4,000
John Schreier.

VERDON—$6,000
Daniel Griffiths, Michael Kasprzyk.

VIRGINIA—$4,000
Frank Vitek.

WABASH—$3,000
Adolph Hansen.

WAHOO—$37,000
Stewart Carlisle, Dwight Cash, Peter Olson, Frantishka Pecka.

WALLACE—$5,000
May Cohen.

WALNUT—$3,000
August Block.

WAUNETA—$5,000
Gordon Athey.

WAYNE—$9,000
Henry Burnham.

WEEPING WATER—$10,000
Lawrence Little.

WESTERVILLE—$4,000
Doris Forte.

WEST POINT—$18,000
Arthur St. Clair, Leonard Woerner; 1 lumberman.

WHITMAN—$3,000
William Abbott.

WILBER—$36,000
Albertus Dodson, Fred Vosika, Charlie Wicina.

WILSONVILLE—$5,000
Jesse Awalt.

WISNER—$24,000
Bernard McGonigal, Frank West, Ida West.

WOOD LAKE—$34,000
Paul Hoefs.

WOOD RIVER—$11,000
William Smithwick, Arthur Wagoner.

WYMORE—$15,000
Henry Brehm, Edwin Pyle.

WYNOT—$6,000
Dorothy Mathers, Donnel Snyder.

YORK—$46,000
Alberte Fuller, John McFadden.

OUR 50th Anniversary YEAR

OVER $51,500,000 PAID ON POLICIES

LIFE INSURANCE PAYMENTS STAND AS A MONUMENT TO INDIVIDUALS WHO FULLY ACCEPTED THEIR RESPONSIBILITY TO PROVIDE FOR THE FUTURE

Established in 1887

Bankers Life INSURANCE COMPANY of Nebraska

HOME OFFICE • LINCOLN

NEVADA

Total Payments in State.....$1,100,000
Rank in Payments.....49th
Rank in Population.....48th
Payments Per Capita.....$11.00

AUSTIN—$8,000
Joe Phillipi (rancher).

BOULDER CITY—$20,000
Machinist.

CARSON CITY—$16,000
Edgar Mineer.

ELKO—$26,000
George Calligan.

ELY—$53,000
John Goodman, Henry Nicholson (sheriff), Laura Stastny; 1 merchant.

FALLON—$14,000
Frank Hill (drayline operator), Grace Stice.

GARDNERVILLE—$25,000
Walter Godecke, Otto Hertman.

GERLOCH—$10,000
Mont Hutchison (justice of peace), Patrick Hutchinson.

LOVELOCK—$11,000
Byran Wiley (farmer).

McGILL—$3,000
Joseph Thurston.

MINDEN—$4,000
Retired.

PIOCHE—$6,000
Calvin Austin, Walter Christian.

RENO—$464,000
Earl Compton, Roy Franklin, Roy Johnston (mining engineer), John McNamara; 1 attorney, 1 broker, 1 proprietor, 1 waiter.

RUBY VALLEY—$5,000
Stock raiser.

TONOPAH—$19,000
James Nesbitt.

VIRGINIA CITY—$4,000
Wm. Rapson.

WABUSKA—$12,000
Charles McGee.

WINNEMUCCA—$11,000
Merchant.

NEW HAMPSHIRE

Total Payments in State.....$7,700,000
Rank in Payments.....39th
Rank in Population.....41st
Payments Per Capita.....$15.15

AMHERST—$11,000
Henry Hayward, Arthur Pease; 1 farmer.

BRISTOL—$9,000
Frank Tucker.

BROOKLINE—$24,000
2 lumbermen.

COLEBROOK—$17,000
Burleigh Kelsea, Jr. (farmer).

CONCORD—$270,000
Frederic Besse, Joseph Brunell, Albert Foster (accountant), Joseph Gregoire, Edward Willis; 1 retired. Industrial Company No. 3, 96 claims, $23,913.

DOVER—$55,000
Edwin Carr, Charles Farnham (retired); 1 merchant, 1 superintendent.

ETNA—$5,000
Retired.

EXETER—$37,000
Ella Towle.

FRANKLIN—$18,000
Garage manager.

GOFFSTOWN—$31,000
Salesman.

GREENVILLE—$33,000
F. Ely (mill superintendent).

HAMPTON—$34,000
Laurence Hoyt (civil engineer).

HANOVER—$57,000
Jack O'Brien.

HOPKINTON—$16,000
Costa Metro (storekeeper).

HUDSON—$21,000
Waldo Hubbard.

KEENE—$69,000
1 teacher, 1 proprietor, 1 retired.

MANCHESTER—$912,000
Over 41 Ordinary Claims
Over 217 Industrial Claims
Harold Bryant, Leon Lecasse, Frank Livingston, Samuel Lord (civil engineer), Donald MacAskill, Daniel Norton, Harry Watson (dentist), May Wyman; 1 dentist, 1 doctor, 1 executive, 1 housewife, 1 lawyer, 1 manager, 1 physician, 1 realtor, 3 retired. Industrial Company—No. 3, 217 claims, $55,172.

MILFORD—$35,000
Farmer.

MILTON—$5,000
Town clerk.

NASHUA—$343,000
Elie Labombarde, Francena Rounsavelle; 1 housewife, 1 retired.

NEW BOSTON—$4,000
Welfare worker.

NEW LONDON—$14,000
Hotel owner.

OCEAN GROVE—$5,000
State engineer.

PENACOOK—$8,000
2 retired.

PITTSFIELD—$15,000
Bernard Lougee.

PLYMOUTH—$26,000
William Adams (hotel manager).

RICHMOND—$3,000
State employee.

ROCHESTER—$158,000
Doctor, 1 grain salesman, 1 lumber dealer.

SUNCOOK—$4,000
Druggist.

TILTON—$16,000
Elmer Gale; 1 insurance agent.

WOLFBORO—$14,000
Grocer.

WOODSVILLE—$6,000
Philip Rackley; 1 clergyman.

NEW JERSEY

Total Payments in State.....$134,300,000
Rank in Payments.....7th
Rank in Population.....9th
Payments Per Capita.....$31.03

ALLENHURST—$46,000
Charles Zacharias; 1 insurance agent, 1 retired.

ARLINGTON—$79,000
Carl Hahnel; 1 executive Coal Company, 1 plumber, 1 sales manager, 1 vice-president.

ASBURY PARK—$271,000
James Ackerman (physician), Abe Comberg; 1 hotel manager.
Industrial Company: No. 6, 95 claims, $12,383.

ATLANTIC CITY—$1,325,000
Over 43 Ordinary Claims
Over 105 Industrial Claims
CLAIMS BY AMOUNTS:
3—$100,000 of over
4— 50,000 to 100,000
5— 25,000 to 50,000
1— 10,000 to 25,000
7— 5,000 to 10,000
7— 3,000 to 5,000
5— 2,000; 11—1,000
Egidio Conte, Jonas Henry, Wesley Johnson, Robert Lady (physician), Nona Marks, Henry Moyer, Solomon Shick, Joseph Sparling, Florence Sweger, Christian Yaust, Wm. Wharton (mechanic); 1 auto salesman, 1 butcher, 2 chefs, 1 company director, 1 decorator, 2 lawyers, 1 mayor of Absecon, 1 merchant, 1 physician, 1 principal, 1 proprietor of hotel, 1 realtor, 2 retired, 1 vice-president, 1 vice-president Manufacturing Company.
Industrial Companies: No. 6, 76 claims, $7,976; No. 7, 29 claims, $3,748.

AUDUBON—$78,000
William Beringer, R. Box, Joseph Locasse.

BAYONNE—$336,000
Edward Lisk, Martin Marshak; 1 lawyer, 1 retired, 1 salesman.

BELLEVILLE—$265,000
James Grey, William Henry, Robert Vessie.

BELMAR—$90,000
Physician.

BEVERLY—$56,000
Superintendent Insurance Company.

BLAIRSTOWN—$6,000
Postmaster.

BLOOMFIELD—$362,000
John Ashworth, Henry Baechlin, Clyde Chamberlin; 1 engineer, 1 insurance agent.

BOGOTA—$66,000
Peter Gatling.

BOONTON—$121,000
Inventor.

BOUND BROOK—$14,000
Wm. Figel.

BRADLEY BEACH—$16,000
Coal dealer.

BRIDGETON—$106,000
Jacob Rohler, 1 housewife, 1 theatre owner.

BRIELLE—$17,000
Jeffery Wiltse; 1 antique dealer.

CALDWELL—$60,000
Anthony Emmerich (machinist), 1 retired insurance agent.

CAMDEN—$796,000
David Barclay, Frederick Bauer, Jr., Robert Dodge, Rudolph Koch, John Votea, Fred Weidmann; 1 auditor, 1 broker, 1 contractor, 1 dentist, 4 executives, 1 optician, 2 realtors, 1 retired.
Industrial Companies: No. 3, 645 claims, $129,703; No. 6, 128 claims, $15,349; No. 7, 23 claims, $1,972.

CAPE MAY—$24,000
Hardware merchant.

CARTERET—$48,000
Rachel Gluck.

CEDAR GROVE—$10,000
Charles Beecher, Sr.

CHATHAM—$87,000
R. Butterworth (retired), Charles Leonard.

CHESTER—$6,000
Joseph Roller.

CLIFTON—$260,000
Teacher.

CLINTON—$13,000
1 merchant, 1 tailor, 1 watch repairer.

COLLINGSWOOD—$64,000
Lewis Sykes; 1 contractor.

COLLINGSWORTH—$16,000
Credit manager clothing store.

CRANFORD—$464,000
Severin Droescher (cutlery); 1 executive Trust Company, 1 retired.

DEAL—$227,000
Realtor.

DOVER—$166,000
Paul Schmolke (machinist); 1 hotel manager.
Industrial Company: No. 6, 48 claims, $7,301.

DUMONT—$48,000
Stephen Steinbuch (draftsman); 1 clerk.

DUNELLEN—$43,000
William Cherry.

EAST NEWARK—$16,000
John Wilson.

EAST ORANGE—$1,240,000
Over 80 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
4— 25,000 to 50,000
12— 10,000 to 25,000
15— 5,000 to 10,000
18— 3,000 to 5,000
12— 2,000; 18—1,000
William Bardewyck, Alexander Boyd, George Butler, John Dixon, John Dunn, Axel Eckstrom, Norman Gillette, Benjamin Mockabee, Marion Mozier, John Sirich, Rudolph Stein, Carl Stern, Edwin Stern; 1 accountant, 1 baker, 1 controller, 1 engineer, 1 photo engraver, 4 retired, 1 salesman, 1 teacher, 1 vice-president, 1 warehouse manager.

EAST PATERSON—$36,000
Charles Juillet.

EAST RUTHERFORD—$74,000
President.

ELIZABETH—$1,144,000
Fredrick Keates, Arthur Miller, Winfield Soule; 1 agent, 1 baker salesman, 1 city clerk, 2 insurance agents.
Industrial Companies: No. 3, 416 claims, $127,479; No. 6, 89 claims, $18,226.

ENGLEWOOD—$261,000
J. Bell, Charles Luedermann (insurance agent), Glen Pierce (secretary); 1 Buick Company executive, 1 realtor, 2 retired.

FAIRVIEW—$4,000
John Prendeville.

FAIRLAWN—$97,000
Manufacturer.

FANWOOD—$28,000
Anatole Major; 1 superintendent of schools.

FLEMINGTON—$38,000
Merchant.

GARFIELD—$116,000
John Estok, Agnieszka Kupiszewski.

GLEN RIDGE—$460,000
Leonard Duncan, Roger Rice (engineer), William Sibert, Henry Wahls, Henry Wrensch, Jr.; 1 engineer, 1 realtor, 1 salesman.

GLEN ROCK—$66,000
Traffic manager.

GLOUCESTER CITY—$18,000
John Nash.

GREYSTONE PARK—$30,000
Retired.

HACKENSACK—$380,000
Ger. Buskirk; 1 auto agency, 1 foreman, 2 physicians.
Industrial Company: No. 3, 349 claims, $78,676.

HADDONFIELD—$420,000
Walter Campbell, Charles Haddon, William Kraft; 1 retired financial institution director.

HADDON HEIGHTS—$16,000
Philip Whitecar (engraver).

HAMBURG—$8,000
Thew Robinson (funeral director).

HAMMONTON—$76,000
Assistant postmaster.

HASBROUCK HEIGHTS—$33,000
Alfred Zuber (merchant).

HAWTHORNE—$78,000
Student.

HIGHTSTOWN—$37,000
William Ball, Anna Buckley, John Clirebaugh.

HILLSIDE—$38,000
1 civil engineer, 1 realtor.

HOBOKEN—$587,000
Charles Damboldt; 1 hardware dealer, 1 retired.
Industrial Companies: No. 3, 453 claims, $106,297; No. 6, 68 claims, $14,904.

HOPEWELL—$38,000
Physician.

INTERLAKEN—$16,000
Public accountant.

IRVINGTON—$477,000
Isedor Kolker, Henry Nieland, Jeanette Ruess, Thomas Treon; 1 carpenter, 1 examiner of accounts, 1 housewife, 1 insurance inspector, 1 truck driver.
Industrial Company: No. 6, 107 claims, $15,252.

JERSEY CITY—$2,321,000
Over 75 Ordinary Claims
Over 848 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
1— 50,000 to 100,000
3— 25,000 to 50,000
8— 10,000 to 25,000
20— 5,000 to 10,000
10— 3,000 to 5,000
18— 2,000; 14—1,000
Michael Flaherty, Chester Huff, Mike Kartanowich, Paul Laskowski, John Memminger, Sebastyan Orzechowski, Rudolph Schmidt, Benjamin Shaul, Bryan Smith, Thomas Smith (veterinary), Henry Stallard; 1 accountant, 1 assistant engineer, 1 attorney, 1 bus agent, 1 clerk, 1 engineer water department, 1 housewife, 1 physician, 1 president, 1 proprietor, 2 retired, 2 salesmen, 1 sales manager, 1 shoe dealer.
Industrial Companies: No. 3, 690 claims, $184,864; No. 6, 158 claims, $27,584.

JOHNSON CITY—$4,000
Saul Rogers.

LAKEWOOD—$115,000
Anna Freit; 1 surgeon.

LAUREL SPRINGS—$8,000
Davey Huey.

LEONIA—$4,000
Amelia Zwald.

LINDEN—$88,000
Jacob Daniel.

LITTLE SILVER—$6,000
Frederick Biebl.

LONG BRANCH—$832,000
David Blum, Norman Goldberger (executive of brewery), Albert Zentl; 1 company director.

LYNDHURST—$33,000
August Beyer; 1 paymaster.

MAHWAH—$16,000
Salesman.

MANASQUAN—$64,000
Physician.

MAPLEWOOD—$647,000
Alma Bertrand, Edward Cooper (physician), Julius Kaufherr, Edwin Robnett (executive); 1 assistant secretary Insurance Company, 1 retired.

MEDFORD—$30,000
1 cattle dealer and farmer.

MENDHAM—$29,000
Helen Bowerman; 1 realtor.

MERCHANTVILLE—$43,000
Jacob Buckwalter; 1 talking machine manufacturer.

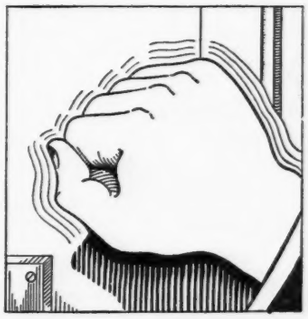
MILLVILLE—$148,000
Industrial Company: No. 6, 66 claims, $6,136.

MILTON—$16,000
Fruit farmer.

(Continued on next page)

"KNOCK - - KNOCK"

Opportunity Is Knocking!



It is *Pounding* on the Doors of Men who are willing to Pay the Price of Success

Bankers National Life Insurance Company, a recommended Company, offers the opportunity of a lifetime to *good men* who want to be successful general agents.

Big success carries a corresponding price tag. The price is work, initiative, vision, perseverance.

If you feel there is no further opportunity for growth in your present connection, if you have a record of $100,000 of paid-for personal production in 1936; if you have family responsibilities and a residence in either Pennsylvania, New Jersey, Rhode Island, Maryland or Delaware, you are one of the men we want to talk to at once.

Address
WILLIAM J. SIEGER
Vice President and Superintendent of Agencies

Bankers National Life Insurance Company, Montclair, New Jersey

New Jersey—Continued

MONTCLAIR—$969,000
Joseph Bell, Eugene Handler, Frederick Magnus, John Myers; 1 antique dealer, 1 company manager, 1 cotton broker, 1 doctor, 1 insurance adjuster, 1 newspaper editor, 1 retired, 1 vice-president.

MOORESTOWN—$38,000
Agriculturist.

MORRISTOWN—$396,000
Lillian Long, Albert Weber (executive); 1 housewife, 1 lawyer, 1 master of chancery, 1 nurse, 1 physician.

MOUNTAIN LAKES—$84,000
Fred Bain (lawyer).

MOUNT TABOR—$4,000
Insurance agent.

MURRAY HILL—$23,000
Florist.

NEWARK—$6,437,000
Over 238 Ordinary Claims
Over 956 Industrial Claims

CLAIMS BY AMOUNTS:

2—	$100,000 or over
3—	50,000 to 100,000
6—	25,000 to 50,000
20—	10,000 to 25,000
32—	5,000 to 10,000
36—	3,000 to 5,000
29—	2,000; 110—1,000

Edmund Abeles, Elmer Alderfer, Harry Baugs, Peter Baran, James Chittick (manufacturer), Bessie Ehrenkranz, Edward Elm, Alban Essbach (apartment proprietor), Joseph Freitas, Smith Johnson, Steve Kreinus, John McDermott, Earl Mahaffey (salesman), Charles Miller, Walter Noon, Eugene Sandall, Rose Soomas, Leo Weinberg, John Yauch. Additional partial list by occupations: Assistant superintendent Insurance Company, baker, butcher, clerk Eagle Company, dairy dealer, dealer in burlap bags, draughtsman, furniture dealer, general merchant, 3 housewives, insurance agent, insurance assistant superintendent, Insurance Company agent, ironworker, mechanic, merchant, 3 physicians, plumber, president Lumber Coal Company, president and merchant, principal of camp school, proprietor, proprietor of plumbing supply store, retired, retired insurance superintendent, 2 salesmen, storekeeper, vice-president and sales manager.
Industrial Companies: No. 3, 595 claims, $142,989; No. 6, 267 claims, $41,716; No. 7, 94 claims, $13,514.

NEW BRUNSWICK—$338,000
John Naylor; 1 housewife, 2 retired, 1 treasurer.
Industrial Company: No. 6, 103 claims, $22,021.

NEW EGYPT—$98,000
Farm implement owner.

NEWFIELD—$4,000
Joe Williams.

NORTH ARLINGTON—$84,000
Michael Keane, Sr.; 1 milk inspector.

NORTH BERGEN—$43,000
William Thomas, Violet Woods (stenographer).

NORTH HUDSON—$53,000
Industrial Company: No. 6, 70 claims, $13,957.

NUTLEY—$196,000
Samuel Chestnut, Edmond Verstraete.

OAKHURST—$24,000
Charles Paulus; 1 printer.

OAKLYN—$27,000
Auditor.

OCEAN CITY—$43,000
Superintendent Construction Company.

OCEAN GROVE—$58,000
William Miller; 1 contractor.

ORADELL—$38,000
Frederick Wortendyke.

ORANGE—$840,000
Raymond Carpenter (salesman), Benjamin Freure; 1 educator, 1 optometrist.
Industrial Companies: No. 3, 262 claims, $63,941; No. 6, 100 claims, $17,053.

PALISADE—$164,000
William Hollinger.
Industrial Company: No. 3, 203 claims, $49,136.

PASSAIC—$947,000
Hilda Keller, Joseph Papciak; 1 bus owner, 1 music store merchant, 1 realtor insurance, 1 retired.
Industrial Companies: No. 3, 362 claims, $106,118; No. 6, 81 claims, $20,076.

PATERSON—$1,547,000
Doremus Bensen (contractor), John Denby, Samuel Gibson, Gurdon Pellett, Henry Schoonmaker (executive), James Tribe, Irving Weiner; 2 executives, 2 merchants, 1 silk dyer.
Industrial Companies: No. 3, 269 claims, $62,313; No. 6, 88 claims, $10,549.

PEANECK—$18,000
Steamship clerk.

PENNS GROVE—$56,000
Arthur Murphy (executive chemist).

PERTH AMBOY—$388,000
Dentist.
Industrial Company: No. 6, 59 claims, $14,070.

PHILLIPSBURG—$106,000
Joseph Kolackoosky, Arthur Seltenreich (market research assistant); 1 physician, 1 watchman.

PINE HILL—$5,000
Robert Steel.

PITMAN—$88,000
Retired.

PLAINFIELD—$416,000
Henry Masuy, Charles Russell; 1 broker, 1 restaurateur, 2 retired.

PRINCETON—$127,000
Alice Rice; 1 secretary university.

RAMSEY—$37,000
Jno. McLane.

RED BANK—$499,000
William Jones, Jr. (New York stock exchange); 1 publisher, 2 retired.

RIDGEFIELD—$36,000
Peter Meserole.

RIDGEWOOD—$530,000
Carlton Whipple (insurance manager), William Lawton, Paul Reynolds; 1 accountant, 1 broker, 1 president, 1 retired school executive.

RIVERTON—$47,000
Fruit grower.

ROCKY HILL—$8,000
Proprietor.

ROSELAND—$46,000
Insurance adjuster.

ROSELING—$6,000
George Alter.

ROSELLE—$260,000
1 broker, 1 cotton broker.

RUMSON—$164,000
Retired.

RUTHERFORD—$286,000
Charles Devesty (cashier), David McGarry; 1 candy manufacturer.

SALEM—$86,000
Druggist.

SEABRIGHT—$16,000
Treasurer.

SECAUCUS—$75,000
Penitentiary warden.

SEWELL—$84,000
Elmer Morrell; insurance agent.

SHORT HILLS—$438,000
Edwin Ellis.

SOMERS POINT—$8,000
Florence Flamery.

SOMERSVILLE—$96,000
Thomas Beesley, Elmer Richards; 1 clerk, 1 contractor, 1 physician.

SOUTH ORANGE—$897,000
Frank Hartmann, Theodore Lehwald (upholsterer), David Lewis, Jr., George Sullivan (physician), 1 electrical engineer, 1 saleswoman, 1 superintendent, 1 water superintendent.

SPARTA—$5,000
Clergyman.

SPRINGFIELD—$117,000
Walter Jacobus; 1 chemist.

STIRLING—$128,000
General agent insurance company.

SUMMIT—$469,000
Henry Petrie; 1 restaurateur, 1 theatre manufacturer.

SWEDESBORG—$16,000
Farmer.

TEANECK—$160,000
Sara McGeehan; 1 printer, 1 theatrical agent.

TILDEN—$5,000
Arthur Ladd.

TOMS RIVER—$18,000
Mille Harris.

TRENTON—$1,748,000
Over 70 Ordinary Claims
Over 473 Industrial Claims

CLAIMS BY AMOUNTS:

1—	$100,000 or over
3—	50,000 to 100,000
3—	25,000 to 50,000
3—	10,000 to 25,000
15—	5,000 to 10,000
7—	3,000 to 5,000
13—	2,000; 27—1,000

Alvan Atkinson (physician), Chas. Baker, Michael Baker, John Baliyak, Ervin Bilbee, Charles Bugbee (tax investigator), Samuel Cadwallader, Cecelia Fitzpatrick, Ray Kelley, Michael Kudra, Jr., Charles McClain, Owen Prior, Charles Sigler, Chas. Stuckert, Levi Updike, Laura Weber; 1 assistant superintendent Insurance Company, 1 engineer, 1 housewife, 1 manufacturer, 1 realtor, 1 teacher.
Industrial Companies: No. 3, 239 claims, $52,208; No. 6, 234 claims, $40,721.

UNION CITY—$321,000
Barbara Mahr; 1 dentist.

UPPER MONTCLAIR—$185,000
1 executive Dry Goods Company, 1 retired, 1 retired publisher.

VENTNOR—$263,000
Oscar Davis, Howard Marcus, Enoch Turner, 1 executive, 1 silk manufacturer.

VERONA—$68,000
Charlie Headlee, Herman Huelle; 1 property inspector.

VINELAND—$133,000
Frank Kotok; 1 realtor.

WALLINGTON—$46,000
Frank Hanzel.

WEEHAWKEN—$146,000
Jean Alder (manufacturer), Dilran Kalfian (clothing and tailoring proprietor), Elizabeth Tomlinson; 1 engineer, 1 manager, 1 secretary.

WEST ENGLEWOOD—$47,000
Jacob Gross; 1 jeweler, 1 retired.

WESTFIELD—$295,000
John Andrews, Frank Ramey, Titus Smith; 1 assistant cashier, 1 banker, 1 journalist, 1 telephone engineer.

WEST NEW YORK—$264,000
Hermann Brauer; 1 painter.

WEST ORANGE—$334,000
Eugene Curtin, Jr., Henry Edelhauser; 1 banker.

WEST WOOD—$48,000
Ralph Close; 1 manufacturer.

WHIPPANY—$125,000
Paper manufacturer.

WOODBRIDGE—$15,000
Priest.

WOODBURY—$75,000
Manufacturer of luggage.

WOODCLIFF—$37,000
Henry Gerdts (silk merchants), Marie Solar.

NEW MEXICO

Total Payments in State.....$2,900,000
Rank in Payments.....47th
Rank in Population.....43rd
Payments Per Capita.....$6.87

ALAMEDA—$3,000
Guy Wright.

ALAMOGORDO—$34,000
Lewis Layton, Jasper Thomas.
Industrial Company: No. 15, 1 claim, $25.

ALBUQUERQUE—$757,000
Russell Dawe (mechanic), Francis Denton, John Everson, Leslie Caben, Fred Herzon, Cully Irwin, Fred Little, W. Luther, Hassie Marshall, Paul Nickson, Max Nordhaus, I. Ortega, Stuart Pearse, Jose Pino, Floyd Smith, Luther Stone, Carl Yarbrough; 1 clerk, 1 contractor, 1 engineer, 1 executive, 1 furniture dealer, 1 merchant, 1 mining engineer, 1 physician, 1 realtor, 1 student, 1 well contractor, 1 wholesale merchant.
Industrial Company: No. 15, 66 claims, $9,854.

ANCHO—$5,000
David Earnest.

ANIMAS—$4,000
Stephen Dunagan.

ARTESIA—$23,000
Carl Bildstone; 1 farmer, 1 oil producer.
Industrial Company: No. 15, 9 claims, $1,331.

BELEN—$11,000
Industrial Company: No. 15, 2 claims, $1,314.

CARLSBAD—$59,000
Rufe Adams, Robert Leivo, John Thacker; 1 garage proprietor, 1 tailor.
Industrial Company: No. 15, 17 claims, $1,130.

CINEGA—$4,000
John Coffelt.

CLAYTON—$77,000
Joseph Azar, Clark Faus, George Corich, Felix Goodson, Estella Raines; 1 merchant.

CLIFF—$3,000
Maggie Gallagher.

CLOVIS—$56,000
Runyan Butler (physician), B. Coker, Preston LaShier, Doris Wilson.
Industrial Company: No. 15, 11 claims, $2,895.50.

DAWSON—$6,000
Coal Miner, 1 housewife.

DEMING—$13,000
Oscar Hogland; 1 retired.

FAIRACRES—$3,000
Ruby Bursey.

FOLSOM—$5,000
Ida White.

FORT BAYARD—$15,000
Robert Adams, Iran Nelson, Edward Weiner, James Winn.

GALLINA—$5,000
Hartley Squires.

GALLUP—$28,000
Frederick Willmunder; 1 contractor, 1 engineer.
Industrial Company: No. 7, $1,848.

GARFIELD—$3,000
Catarina Garcia.

GREENVILLE—$6,000
William Fronabarger, Alexander Lawson.

HOBBS—$9,000
Bertha Busby, B. Ward.
Industrial Company: No. 15, 4 claims, $1,465.

HOT SPRINGS—$20,000
Robert Depew, William Spencer, Earnest VanWinkle.

HURLEY—$3,000
Asa Hubble.

JAL—$6,000
Harmon Crawford, Henry Yates.

LA MADERA—$3,000
Samuel Griego.

LAS CRUCES—$61,000
Charles Duncan, Wren Stone; 1 professor.
Industrial Company: No. 15, 27 claims, $2,708.

LAS VEGAS—$137,000
Farmer.
Industrial Company: No. 15, 5 claims, $654.50.

LOGAN—$4,000
Robert Smith (patrolman).

LOVINGTON—$8,000
Industrial Company: No. 15, 2 claims, $820.

MESILLA—$3,000
George Kuester.

NEW ALBUQUERQUE—$3,000
John Bogan, Jr.

NEWCOMB—$4,000
Maurice Kirkpatrick.

PORTALES—$27,000
Vona Autry, Beatrice Giles, L. Hammons.
Industrial Company: No. 15, 4 claims, $926.

PIE TOWN—$3,000
J. Wilson.

QUEMADO—$10,000
William Kronig, 1 cattle raiser.

RATON—$65,000
John Kellner, Fred Voorhees; 1 accountant, 1 contractor.
Industrial Company: No. 15, 13 claims, $2,935.

ROSWELL—$128,000
Minnie Albert, Homer Buchanan, Marion Hodges (retired), Etta Hopkins, Lycurgus Johnson, Claude Neis, James Pope, Rhoda Schwab; 1 attorney, 1 banker, 1 housewife, 1 personnel clerk, 1 plumber, 1 rancher, 1 superintendent.
Industrial Company: No. 15, 16 claims, $2,109.

ROY—$4,000
Maria Arguello; 1 engineer.

SAINT VRAIN—$5,000
Charles Glenn.

SAN ACACIA—$4,000
Frank Sickles (butcher).

SAN MERCIAL—$5,000
Clarence Ryus; 1 ranch helper.

SANTA FE—$198,000
Dempsters Dooley, Robert Faulkner, Jesusita Herrera, Gertrude Lopez, William Meyer, Ella Milan, Daniel Morris, William Sargent, Joe Silva, Fred Stevens; 2 proprietors, 1 foreman.
Industrial Company: No. 15, 31 claims, $3,305.50.

SANTA RITA—$5,000
Housewife, 1 mechanic.

SANTA ROSA—$11,000
Attorney, 1 electrician.

SHIPROCK—$26,000
Superintendent Oil Co.

SILVER CITY—$57,000
Charles Marriott, David Robertson; 1 bookkeeper, 1 bakery proprietor, 1 court reporter, 1 merchant, 1 president of college.
Industrial Company: No. 15, 4 claims, $571.

SOCORRO—$14,000
James Terral.

TAOS—$21,000
Artist.

TUCUMCARI—$17,000
Antonio Sanchez.
Industrial Company: No. 15, 5 claims, $691.

VALMORA—$26,000
Contractor.

WAGON MOUND—$10,000
Accountant.

WEED—$3,000
Lawrence Wilde.

NEW YORK

Total Payments in State.....$505,000,000
Rank in Payments.....1st
Rank in Population.....1st
Payments Per Capita.....$39.04

AKRON—$39,000
Howard Waterstreet.

ALBANY—$2,248,000
Hilton Baker (merchant), Jno. Brosemer (brewer), John Campbell, Morton Havens (executive), Andrew Schinnerer, George Smith, Louis Stone, Andrew Yanch; 1 board chairman, 1 checker, 1 electrician, 1 grocer, 1 physician, 2 salesmen, 1 tax examiner.
Industrial Company: No. 3, 830 claims, $175,147.

ALBION—$66,000
Roswell Kirby, Kenneth Kleinsmith.

ALDEN—$5,000
Charles Davison; 1 decorator.

ALEXANDRIA BAY—$12,000
Steamboat captain.

ALPINE—$14,000
Postmaster.

ALTMAR—$3,000
Chas. Pratt.

AMAGANSETT—$11,000
Piano tuner.

AMITYVILLE—$51,000
Manager.

AMSTERDAM—$467,000
Nicholas Carbonelli (contractor), Walter Kilts, Chas. Root (school principal); 1 caretaker, 1 mill superintendent, 1 shoe merchant, 1 proprietor.
Industrial Company: No. 3, 169 claims, $42,701.

ANGOLA—$14,000
Maurice Gale.

ANTWERP—$4,000
Leta Backus.

ARCADE—$15,000
Arthur Peet.

ARDSLEY—$11,000
Robert Fowler; 1 housewife.

ASTORIA—$84,000
Robert Stoehr; 1 musician, 1 retired realtor, 1 tinsmith.

ATTICA—$17,000
George Weber.

AUBURN—$512,000
George Gallup, Chas. Mosher (isurance agent); 1 clerk, 1 executive, 1 foreman of mails, 1 mail carrier, 1 manufacturer.
Industrial Company: No. 3, 242 claims, $54,829.

BAINBRIDGE—$16,000
Lee Newell.

BALDWIN—$83,000
Harry Kline; 1 minister, 1 salesman.

BALDWINSVILLE—$41,000
Chas. Tenner

BARCELONA—$4,000
Wm. Perry.

BASOM—$3,000
Chas. Wagner.

BATAVIA—$197,000
Anna Smith; 1 accountant, 1 music teacher.

BATH—$44,000
Hans Nielsen.

BAY SHORE—$96,000
Chas. Winegar; 1 bank president, 1 undertaker.

BEACON—$83,000
Leonard McClintock; 1 plumber.

BELFAST—$5,000
John Criss.

BELMONT—$16,000
John Dyke, 1 physician.

BINGHAMTON—$1,116,000
Over 70 Ordinary Claims
Over 136 Industrial Claims
Edward Bahan, Chas. Ball, Julia Clark, Richard Fahey, John Heffran, Helen McMahon, Margaret Reidy, Theodore Schulhof, Frank Titchener (treasurer of Manufacturing Co.); 1 bank officer, 1 chauffeur, 1 housewife, 1 lawyer, 1 restaurateur, 1 salesman, 1 truck driver.
Industrial Co., No. 2, 136 claims, $43,069.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

New York—Continued

BLASDELL—$29,000
Carpenter.

BLUE POINT—$33,000
Wm. Pitcher; 1 insurance adjuster.

BOGOTA—$4,000
Herman Andersen.

BOLIVAR—$36,000
James Gray; 1 manager, 1 oil producer.

BOLTON—$12,000
Retired.

BOONVILLE—$21,000
Clarence Sperry.

BRANVILLE—$16,000
Advertiser.

BREWSTER—$22,000
Foreman.

BRIGHTON—$96,000
Carpenter.

BROCKPORT—$42,000
James Conley; 1 retired.

BRONX—$2,612,000
Over 130 Ordinary Claims
Over 172 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$250,000 or over
1—	100,000 to 250,000
8—	10,000 to 25,000
14—	5,000 to 10,000
23—	3,000 to 5,000
33—	2,000; 50—1,000

Gustav Bofinger, Ed. Carroll, George Chace, Louis Grossman, John Jensen, Jos. Kimball, Frank McMillan, Abraham Nathan (insurance agent), Jack Paige, Jacob Ring, Leroy Ruggles, Eugene Teschner, David Tulbert, Julian Vennitsky, Abraham Weisman; 1 carpenter, 1 contractor, 1 dealer, 1 executive, 1 furrier, 1 housewife, 1 merchant, 1 operator, 1 President Board of Alderman, 1 promotion man, 1 retired, 2 salesmen, 1 waiter.

Industrial Company: No. 6, 172 claims, $34,171.

BRONXVILLE—$695,000
Mahlon Head, Elmer Melick, Harry Randolph, T. Searle; 1 actuary, 1 executive.

BROOKLYN—$33,166,000
Over 941 Ordinary Claims
Over 6715 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$250,000 or over
3—	100,000 to 250,000
7—	50,000 to 100,000
22—	25,000 to 50,000
60—	10,000 to 25,000
99—	5,000 to 10,000
162—	3,000 to 5,000
167—	2,000; 420—1,000

Frank Alseika, Freida Ballas, Harry Barker, Geo. Behrens, Benjamin Berkesen, Joe Boxes, Samuel Brody (merchant), Nahman Brownstein, Frederick Brunner, Arthur Bush, Hines Bush, Margaret Crabb, Samuel Curran (executive), Alexander D'Angio, John Diana, Adolph Dittmar, Geo. Dooneief, James Fallon, Eileen Fields, Lawrence Fish, Adelbert Fradenburgh, Chas. Fried.

Macha Gelgor, Harry Gellis, Armo Goldschmidt, Ivan Heisig, John Hofman, Leo Horowitz, Stanley Jadwin (retired), Harvey Jackson, Mary Kalof, Ernest Kubler (baker), Tony Laham, Abraham Lapidus (insurance agent), Samuel Long, Daniel McCarthy, Jos. MacLean, Jacob Mark, Louis May, Max Mayer (wholesale dealer), Patrick Medler, Kunzis Mikantovicy, Herman Neuhaus, Martin Pasternak (draftsman), Stephen Payne (salesman), Harry Peer, Philibert Phillips (dental surgeon).

George Rice, Morris Rodgers, Wm. Rubin (contractor), Jacob Rudnick, Harry Samwick, Marie Silvonen, Michael Sisto, Arthur Smith, Elsie Smith, Helen Smith, Herman Smith, Fred Somers, Wm. Stanish, Wm. Tait, Nathaniel Taylor, Morris Toporoff, Leonardo Torre, Castenzia Villa, Richard Wall, John Weber, Helen Wheeler, John Willenbrock (executive), John Whitney, Elmer Willets, Harold Williams, Anna Yovino, David Zrake.

Additional partial list by occupations:

Army officer, auto mechanic, 2 bank clerks, barber, broker, butcher, carpenter, cashier, chauffeur, chemist, civil engineer, clergyman, clerk, coal dealer, company owner, contractor, coppersmith, dancing instructor, detective, dietician, doorman, draftsman, dress manufacturer, dress salesman, dye color manufacturer, egg dealer, 2 electricians, embroider, 3 engineers, 5 executives, florist, forelady, foreman, furniture dealer, furrier, 2 grocers, haberdasher, 8 housewives, 2 insurance agents, iron worker, jeweler, jewelry salesman, 3 jobbers, journalist, knitter, 4 lawyers.

2 machinists, manager, 3 manufacturers, 2 merchants, metal worker, milliner, naval lieutenant, newspaper distributor, nurse, operator, painter, pawnbroker, peddler, 3 physicians, plumber, plumbing contractor, policeman, police sergeant, 2 produce managers, proprietor of confectionery, public weigher, realtor, research chemist, restaurateur, shoe business, 19 retired, retired apparel dealer, roofer, 8 salesmen, secretary, secretary of laundry, shipping clerk, silverware manufacturer, steam fitter, steel manufacturer, superintendent, 6 tailors, 3 teachers, textile manufacturer, treasurer, trucking business, veterinarian, waiter, writer.

Industrial Companies: No. 3, 5,960 claims, $1,396,-998; No. 6, 755 claims, $145,-842.

BUFFALO—$14,646,0000
Over 381 Ordinary Claims
Over 1159 Industrial Claims
CLAIMS BY AMOUNTS:

5—	$100,000 or over
9—	50,000 to 100,000
17—	25,000 to 50,000
29—	10,000 to 25,000
47—	5,000 to 10,000
64—	3,000 to 5,000
58—	2,000; 152—1,000

Thomas Barratt, A. Glenni Barholomew (lawyer), Horace Beecher, Fred Bixley (title searcher), Harry Bowen (insurance agent), Anna Brady, Proctor Carr, Hubert Chapman, Wm. Collins, Nealy Compton, Fred Corey, Sarah Cudlip, Russell Davies, Daniel Desbecker, Thomas Dwyer.

Chester Fell (purchasing agent), Harold Friedlander, Elizabeth Gerber, Wm. Getman (physician), Wiktoria Glinski, Patrick Gorman, August Gosler, Timoth Hayes, Wm. Henrich (vice-president), Frank Hoffman, Maryan Iszkiewicz, Henry Jacobs (retired), Leon Jandorf (retired), Lester Knapp, Elizabeth Lendrum, Harry Levine (district manager), Cassius Lockhart, Emil Lotze.

Ellen McNamara, Darwin Martin (retired), Gilbert Maynard, Wm. Meissner, Samuel Metcalfe, Clarence Monroe (jeweler), W. S. Morrison, Fannie Murstein, Francis Oliver, Albert Paul (sales manager), Ellsworth Power, Irene Rittling Martin Rowan,

John Seyfferth, David Stenberg, Walter Strong, Sam Sultanek, Clifford Torrence, Joseph Travers, Augusta Urbanska, Carl Wenger (office manager), Lulu Werlin, Wm. Whitbeck (executive), Amanda White, Raymond Wing, Axel Youngmarker.

Additional partial list by occupations:

Accountant, agent, cigar salesman, druggist, 2 executives, executive of Granite Co., executive of laundry, executive quarry manufacturer, food broker, garage owner, hardware merchant, 3 housewives, iron dealer, jeweler, meat dealer, 2 merchants, musician, osteopath, park attendant, president Laundry Co., President Motor Co., printer, realtor, 4 retired, saleslady, 2 salesmen, superintendent.

Industrial Companies: No. 3, 1046 claims, $250,312; No. 6, 113 claims, $30,567.

BURDETT—$5,000
Fred King.

BURNS—$7,000
Jacob Schwingel; 1 retired.

BURT—$4,000
Herbert Linderman.

BUSHIRE—$4,000
Calvin Stone.

CABLESKILL—$3,000
Ezra Brownell.

CAMDEN—$34,000
Retired.

CAMILLUS—$38,000
Edwin Munro, Helen Shove; 1 farmer.

CANADAIGUA—$56,000
John Lincoln; 1 carpenter.

CANDOR—$7,000
Jessie Baird, Wm. Shoemaker.

CANISTEO—$55,000
Frances Crozier, Geo. Crozier (merchant), Alfred Stebbins (photographer) George Walker (grocer); 1 dealer, 1 farmer.

CANTON—$47,000
John Swartz.

CAPE VINCENT—$6,000
Geo. Londraville.

CARTHAGE—$78,000
Herbert Greene (machinist); 1 housewife, 1 insurance company superintendent.

CASSADAGA—$14,000
Anson Luce, 1 retired nurse.

CATSKILL—$61,000
Salesman.

CAZENOVIA—$38,000
Francis Callahan, Robt. Davis.

CEDARHURST—$136,000
Salesman.

CENTERPORT—$4,000
Landscape gardener.

CENTRAL SQUARE—$18,000
Bank Cashier.

CHATEAUGAY—$18,000
1 paper finisher, 1 physician, 1 welfare officer.

CHENANGO FALLS—$4,000
Lenthed Stanton.

CHENANGO FORKS—$5,000
James Cummiskey.

CITY ISLAND—$20,000
Laundry owner.

CLAYTON—$32,000
1 boat storager, 1 clerk, 1 insurance agent.

CLIFTON SPRINGS—$23,000
Retired.

CLYDE—$19,000
George Colgrove; 1 farmer.

CLYMER—$6,000
1 housewife, 1 superintendent.

COHOES—$141,000
John White; 1 salesman.

COLDEN—$4,000
Sanford Wohlhueter.

CONSTABLEVILLE—$4,000
Thomas Cavanough.

COOPERSTOWN—$114,000
Gardner.

CORFU—$53,000
Florist.

CORNING—$142,000
Edw. Christin, Leroy Gardner.

CORONA—$16,000
Machinist.

CORTLAND—$186,000
Geo. Anderson, Nelson Bugbee, Archie Glann (lieutenant U. S. N.), Clark Mack, Merle Nye, Gladys Slegers; 1 carpenter.

CRANVILLE—$14,000
John O'Brien.

CROGHAN—$6,000
Frances Dowling; 1 merchant.

CROTON ON HUDSON—$39,000
Executive.

CUBA—$16,000
County Clerk.

DANSVILLE—$325,000
Philip Blum (treasurer), Frank Magee; 1 mechanic, 1 office manager.

DEPOSITE—$14,000
Engineer.

DERUYTER—$4,000
Clinton Hinds.

DEWITT—$17,000
Credit manager.

DOLGEVILLE—$56,000
1 attorney, 1 farmer.

DOUGLASTON—$94,000
Odin Fredman.

DOVER PLAINS—$13,000
Undertaker.

DUNDEE—$10,000
Plummer Skiff.

DUNKIRK—$191,000
Attorney.

DURHAMVILLE—$6,000
Louis Agne.

EAST AURORA—$106,000
Raymond Cummings, Chas. Martin; 1 revenue officer.

EAST HAMPTON—$41,000
Gamekeeper.

EAST MORICHES—$38,000
2 farmers.

EAST ROCHESTER—$67,000
Robert Saxton.

EAST ROCKAWAY—$57,000
Peter Murphy.

EAST WORCESTER—$4,000
Emma Foster.

EDEN—$5,000
Frank Tice.

EDGEMERE—$43,000
Jacob Rotblatt.

ELMHURST—$76,000
Roy Ames; 1 engineer.

ELMIRA—$697,000
Catherine Flynn, John Niekras, Frank Sykes; 1 proprietor.

ELMIRA HEIGHTS—$46,000
Retired.

ELMSFORD—$28,000
Nursery Foreman.

ENDICOTT—$146,000
Jas. Bean, Benjamin Dittrich, Harriet Freeland, Maurice Page (attorney), George Taylor; 1 retired theatre owner.

ENDWELL—$9,000
Nellie Carrington; 1 clerk.

FABIUS—$10,000
Irving Crozier; 1 farmer.

FALCONER—$26,000
Eric Olofson.

FAR ROCKAWAY—$91,000
George Blazer, Reuben Levy, Christian Rohn.

FAYETTEVILLE—$24,000
Retired.

FLORAL PARK—$126,000
Alfred Rils, Raymond Stokely; 1 chauffeur, 1 insurance agent.

FLUSHING—$1,265,000
John Balcomb (civil engineer), Lindsay Bawsel, Earle Hennecke, Geo. Hood, George Jones, Ed. Lafferty, David Rees, Ed Ryan, Julius Walk; 2 clerks, 1 insurance broker, 1 merchant, 1 realtor, 2 retired, 1 secretary, 1 shipper.

Industrial Company: No. 3, 835 claims, $220,705.

FOREST HILLS—$355,000
George Schinzel, Jr., Frederick Ward (salesman); 1 pawnbroker, 1 treasurer.

FORT COVINGTON—$26,000
James Farquhar; 1 collector.

FORT EDWARD—$47,000
Pharmacist.

FORT PLAIN—$29,000
Retired.

FRANKLINVILLE—$17,000
Flora Farwell Glenn Fitch; 1 minister.

FREEPORT—$246,000
John Dotter (retired farmer), Emanuel Greenberg, Roland Lamb.

FRIENDSHIP—$16,000
Farmer.

FULTON—$124,000
Italo Achilli, Gustave Ansermet, Chas. Palmer, Nathan Rogers; 1 oil dealer.

GALWAY—$10,000
Arthur Christie.

GARDEN CITY—$560,000
Wm. Herbine, Rudolph Lehmann; 1 accountant, 1 gasoline dealer, 1 manufacturer, 1 sugar broker.

GENEVA—$187,000
Walter Fay (retired manufacturer), Merton Hoag; 1 housewife, 1 merchant, 1 night watchman.

GERMANTOWN—$11,000
1 retired, 1 well dealer.

GERRY—$4,000
Burr Tompkins.

GLEN COVE—$260,000
Herman Meyer; 1 painter.

GLENS FALLS—$266,000
Helen Ward; 1 housewife, 1 merchant.

Industrial Co. No. 3, 219 claims, $65,675.

GLOVERSVILLE—$341,000
Wm. Mills (attorney); 1 retired glove manufacturer.

GORHAM—$8,000
H. Stanley Harris.

GOVERNOR'S ISLAND—$24,000
Army chaplin.

GOWANDA—$18,000
Telegrapher.

GRANVILLE—$33,000
1 manufacturer, 1 retired.

GREAT NECK—$687,000
Thos. Meighan, Mary O'Farrell; 1 building inspector.

GREENE—$13,000
Jno. Walker; 1 retired.

GREENFIELD CENTER—$5,000
Game warden.

GREENVILLE—$4,000
Cornelius Atwater.

GREENWICH—$33,000
2 retired.

GREESE—$5,000
Charles Monaghan.

GROTON—$35,000
Draughtsman.

HAMBURG—$76,000
Wm. Kaehm, George Pomeroy; 1 electrical engineer.

HAMILTON—$19,000
George Marshall, Alfred Newton; 1 painter.

HARFURSVILLE—$4,000
Wm. Merrill.

HARRISON—$117,000
Accountant.

HARTSDALE—$236,000
Brewing Co. president.

(Continued on next page)

More Sales—

We can't make sales for you. No *one* but *you* can sell and pay for business. But we can help you make MORE SALES each month, than you are probably making now.

How?

Well, first of all, we will give you *FREE LEADS* every week—genuine, live LEADS from men and women who are sincerely interested in buying our kind of life insurance and who have asked us to furnish them with complete details. A LEAD isn't a LEAD unless it measures up to these specifications. *Good LEADS* conserve your time, give you more sales per interview.

Secondly: our standard, old-line non-participating life and endowment contracts *SELL READILY* ("inflation" or no inflation) because the low premium-rates enable people to carry adequate coverage at a price they can afford today. We have all types of contracts to cover present-day needs.

Third: you work under the direct supervision of an officer of the Company. Any underwriting problems you may have find a quick solution at your headquarters — the Company's Home Office.

Last, but not least: the management of this Company has the desire to please and serve you. The officers you work with have graduated from the life underwriting ranks.

Come in, phone, or write for an interview if you are located in New York or New Jersey. Let *us* SHOW *YOU* what other men are doing and have done with Postal National LEADS and Postal National low-cost contracts.

We can't make sales for you—but we can help you make MORE SALES. Get in touch with us at your earliest opportunity.

Write
M. J. DENDA,
Vice President,

for full particulars.

POSTAL NATIONAL
Life Insurance Co.
Of America

A. B. JORDAN, *President*

511 Fifth Ave. New York City

New York—Continued

HASTINGS ON THE HUDSON—$86,000
Editor.

HAVERSTRAW—$61,000
Wm. Kennedy; 1 garage owner, 1 retired.

HEMPSTEAD—$312,000
Geniel Coleman; 1 housewife.
Industrial Co. No. 3, 521 claims, $122,694.

HERKIMER—$132,000
1 carpenter, 1 hardware dealer.

HEWLETT—$228,000
Henry Cochrane; 1 attorney, 1 stock broker.

HICKSVILLE—$16,000
1 foreman, 1 gas station attendant, 1 junk dealer.

HIGHLAND—$6,000
Dorothy Elliott.

HILTON—$16,000
George Anderson, Lamont Burritt.

HOLLIS—$98,000
Minister.

HOMER—$34,000
Alexander Meeker, Dan Newton.

HORNELL—$164,000
Fay Bennett, Ludwig Neuhardt.

HUDSON—$117,000
1 contractor, 1 jeweler.

HUDSON FALLS—$52,000
Eugene Harrington.

HUNTINGTON—$37,000
George Grumman; 1 realtor.

ILION—$96,000
1 carpenter, 1 grocer.

INDIAN LAKE—$36,000
Retired.

INDUSTRY—$5,000
Henry Mack.

IRA—$4,000
Orra Thomas.

ISLAND PARK—$6,000
Train dispatcher.

ITHACA—$248,000
James Chase, James Kipp, Frank Smith, Henry Velt; 1 professor.

JACKSON HEIGHTS—$410,000
Thomas Connolly, Wm. Curtis, Paul Hutchins, Robert Ring, Ernest Simpkins, Julius Tussup, John Wahlgren (executive); 1 law printer, 1 proprietor.

JAMAICA—$767,000
Ludwick Kon (plumber), Raymond Taylor, 1 grocer, 1 machine shop owner, 1 race stable owner.
Industrial Companies: —No. 3, 529 claims, $119,576; No. 6, 16 claims, $21,912.

JAMESTOWN—$617,000
Wm. Maddox, Clarence Pang; 1 furniture dealer, 1 pharmacist, 1 realtor.

JAVA CENTER—$4,000
Daniel Powell.

JEFFERSONVILLE—$16,000
Luther Potts.

JOHNSON CITY—$114,000
John Horan (farmer), DeWitt Smith.

JOHNSTOWN—$183,000
George Maylender; 1 furniture dealer.

JORDAN—$31,000
Postal clerk.

KAUNEONGA LAKE—$4,000
Sherman Ramsay.

KELLOGGSVILLE—$12,000
Merchant.

KENMORE—$218,000
Bessie Comstock, Leonard Farfield (American Bran Co. supervisor), Owen Givens, Elmer Tefft.

KEW GARDENS—$285,000
Chas. Bullard, Anthony Roth, Jr.; 1 garage operator, 1 optometrist, 1 sales manager.

KINDERHOOK—$16,000
Foreman.

KINGSTON—$746,000
Abram Handler, Thos. Higgins, Jay Klock (Freeman Publishing Co. Pres.), John Monroe (accountant), Frank Richardson; 1 accountant, 1 beverage dealer, 1 broker, 1 farmer, 1 insurance agent, 1 merchant, 1 R. R. car inspector, 1 suit merchant.

LAFARGEVILLE—$4,000
Frederick Resch (farmer).

LAGRANGEVILLE—$16,000
Maryann Roney.

LAKE MAPHOPAC—$82,000
Lyall Marshall; 1 retired.

LANGFORD—$6,000
Martin Haberer.

LARCHMONT—$340,000
Philander Godwin (engineer), Frederick O'Callaghan (sales executive); 1 engineer, 1 lawyer, 1 R. R. Co. executive.

LAWRENCE—$105,000
Lumberdealer.

LIBERTY—$46,000
Theobald Kessler, Sam Lotzker (baker).

LIMA—$6,000
Samuel Vary.

LINDENHURST—$37,000
Housewife.

LISBON—$14,000
Morris Moore.

LITTLE FALLS—$140,000
Cornelius Haley; 1 postmaster, 1 printer.

LOCKE—$5,000
Arthur Densmore.

LOCKPORT—$288,000
George Castle (executive), J. Fred Haenle (accountant), Coleman O'Shaunecy; 1 merchant, 1 miller.

LOCKWOOD—$8,000
L. Carlton Brown.

LONG BEACH—$189,000
1 accountant, 1 dairyman, 1 realtor, 1 salesman.

LONG ISLAND CITY—$901,000
Thurston Culyer, Geo. Buehler, Chas. Ervin, Chas. Rankin, John Saitta, Louise Schmitz, Fred Werner; 1 photo engraver, 1 retired farmer.
Industrial Companies: —No. 3, 612 claims, $156,924; No. 6, 121 claims, $22,823.

LONG VALLEY—$4,000
Albert Woutersz.

LOOMIS—$46,000
Railway traffic manager.

LOWVILLE—$56,000
Willis Emmons, Fred Garnham; 1 dealer, 1 woodworker.

LUDLOWVILLE—$4,000
Wm. Minturn.

LYNBROOK—$131,000
1 chemist, 1 housewife, 1 shoe salesman.

LYON MOUNTAIN—$12,000
School teacher.

MADALIN—$4,000
Wm. Moore.

MADISON—$5,000
Herbert Taylor.

MAINE—$11,000
Lebbeus Ford.

MALONE—$117,000
Lansing Donaldson.

MANHASSETT—$68,000
Broker.

MANLIUS—$15,000
Lewis Winans.

MARLBOROUGH—$48,000
Bus executive.

MARCELLUS—$16,000
Michael Scallion; 1 auto salesman.

MASSAPEQUA—$48,000
Chas. Snow, Jr.

MASSENA—$47,000
1 farmer, 1 housewife.

MECHANICSVILLE—$86,000
John Mehan, Pasqualing Van Ditta; 1 clothier, 1 foreman.

MEDINA—$67,000
Chas. Brenan, Frank Kearney (A. B. C. Liquor board executive), Conrad Poeckler, Fremont Scott.

MENANDS—$17,000
Walter Bates (secretary).

MERRICK—$8,000
Sidney Scudder; 1 housewife.

MEXICO—$14,000
Merchant.

MIDDLEBURG—$4,000
Hardware dealer.

MIDDLE FALLS—$5,000
Stock clerk.

MIDDLEPORT—$18,000
Jeremiah Tracey (jobber of printing).

MIDDLETOWN—$328,000
Joseph Beakes, Wm. Fenning; 1 Fur Dressing Co., president.

MIDDLE VILLAGE—$16,000
Antonio Marinaro (retired), Ethel Pudis.

MILLGROVE—$4,000
Magdalena Juszkiewicz.

MINEOLA—$57,000
Jeweler.

MITCHEL FIELDS—$18,000
George Rice.

MOHAWK—$21,000
Kate Munn.

MONTAGUE—$4,000
Garfield Pitcher.

MONTGOMERY—$6,000
Owen Rooney.

MONTICELLO—$101,000
Abraham Pockrose (hotel owner); 1 retired, 1 supervisor.

MORRISTOWN—$4,000
Edwin Lowery.

MOUNT KISCO—$487,000
Lyall Marshall (ice manufacturer); 1 attorney.

MOUNT VERNON—$1,247,000
Kive Rosen, John Whelan (retired); 1 advertiser, 1 retired, 1 salesman, 1 shoe merchant, 1 superintendent, 1 teacher.
Industrial Companies: No. 3, 326 claims, $79,382; No. 6, 82 claims, $17,621.

NANUET—$13,000
Physician

NAPLES—$11,000
Lawrence Dinzler.

NASSAU—$1,008,000
Retired.

NATURAL BRIDGE—$6,000
Walter Stacy.

NEW ALBANY—$5,000
Stanley Chamberlain.

NEWARK—$43,000
Harvey Quirin, Morris Herberg.

NEW BERLIN—$41,000
Julius Heyl.

NEW BRIGHTON—$98,000
James Lyon, Arnold Puch.

NEWBURGH—$378,000
1 accountant, 1 grocer, insurance superintendent.
Industrial Company: No. 6, 81 claims, $11,438.

NEW DORP—$5,000
Joseph Houston.

NEWFANE—$13,000
Wm. Capell.

NEW HAVEN—$4,000
Stewart Dowd.

NEW PLATZ—$13,000
Engineer.

NEW ROCHELLE—$1,217,000
Robt. Edwards, Claudia Holling; 1 decorator, 1 housewife, 1 lawyer, 1 merchant, 1 proprietor, 1 salesman.

NEWTONVILLE—$16,000
Director.

NEW YORK CITY—$150,131,000
Over 2,342 Ordinary Claims
Over 4,192 Industrial Claims
CLAIMS BY AMOUNTS:

10—	$500,000 or over
8—	250,000 to 500,000
32—	100,000 to 250,000
69—	50,000 to 100,000
104—	25,000 to 50,000
238—	10,000 to 25,000
298—	5,000 to 10,000
399—	3,000 to 5,000
391—	2,000; 793—1,000

Andrew Adams, Thos. Ahearn, Sigmund Arnstein, Moses Aschenbrandt, Harry Augenthaler, Jesse Baar (stock broker), Irving Bachrach, Lena Baer, John Barry, Sidney Baumann (merchant), Morris Beder, Peter Behr, Henri Bendel (merchant), Max Bleyer (paper manager), Benjamin Blumenberg, Henry Brill, Gerald Brooks, Henry Brooks (physician), Ward Burgess (manufacturer), Edmund Burke, Alexander Carroll, Robert Chace, Charles Cohen, Joseph Coleman, Wm. Coley, Irwing Coon (auctioneer), John Conley, Edmund Cruttenden, Russell Davis, James Dean, Cordie Deautignae, Harry Denison (department manager), Wm. Denkart, Ed. Devlin, Walter DeYoung (sales manager), Thomas Donovan, Richard Dorsey (retired), Alvah Doty, Jr., John Duffy, Josephine Dunn, Walter Ehrich, John Elliott, Chas. Eppleur, George Fadden, Nathan Farb, Alexander Ferguson, Nellie Finn, Millard Fix, Carl Flanders, Dr. John Franck, Wm. Fleming, Hermann Franklin, Alphonse Fremont, Fred French (executive), Gustav Friess, Wm. Gould, Chas. Gillham, Joel Ginzburg, Harry Gittelson, Harry Gottlieb, Henry Greenspecht, Peter Gydicsin.

Walter Hall, Emil Hamburger (manufacturer), Percy Hammond (dramatic critic), John Hanks, Sandor Harmati, Frank Hart, Adolph Hauptman, Joseph Hausmann (textile manufacturer), Bert Hawley, Frederick Heinzer, Irma Hemme, Archibald Herbert, J. Hibbard, Chas. Higley, Halbert Hill, Margaret Holtz, Clarence Howell, John Hubbel, Chas. Hubbs, Samuel Jacobs, Joseph Jacobson, Philip Jacoby, Chas. Johnson, Edward Kelly, Ernest Kepple, Corneluis Kilbane, Samuel Klatzky, Emanuel Kleinfeld, Hermine Kohn, George Korper, Sam Krantz, Beckie Kravitz, Nahabed Kulhanjian, Oliver LaFarge, George Lane, Evelyn Langis, Edward Lasker (retired financier), J. Duncan Laurie (secretary), Sulvester Leahy, Stuart Lebach, Leonard Leerburger, Simon Lederer, Camille Lemercier, Ernest Leonard (salesman), Maximus Lesser, Edward Lewis (executive), Hugo Lieber, Joseph L. Lillienthal (stock broker), Abram Lowenstein (merchant), Calvin Lumb (sales director).

Robert McCray, Lawrence McIntyre, Thos. McNulty, Edward Mack, Marton Mandel, Harry Marks, Thomas Martin, J. Graham Maxwell (realtor broker), Rubin Meltzer, Arthur Meyer (retired merchant), Wojciech Miga, Arthur Miller (merchant), George Mitchell (broker), Chas. Moore, James Moravec, Rosalie Morganstern, Joseph Mound, Newlin Neuhauser, John Nilsen, Edward O'Malley, Harvey Ott, Viola Pace, Barbara Patterson, Raymond Pitts, Chas. Powell (newspaperman), Abram Prilutsky, Wm. Prime (marine insurance broker), Henry Raasch, Nathan Rabinowitz (salesman), Patrick Raftery, Wm. Reardon, Louis Riehl, Chas. Robinson (sales manager), Wm. Roehm, Weaver Rogers, George Roman, Chas. Ronan, Adolph Rosemary (manufacturer), Henry Rosenblum, Max Rosenthal, Herbert Ross, Arthur Rowe, Hannah Samuels, Louis Schnitzer, Theodore Schulze (banker), Joseph Schwarz, Solomon Schwarz, August Schwarzler, Thaddeus Searle (executive), Abraham Seff, Edward Shaughnessy (retired), Louis Silver, Jeckeskel Simonowitz, Abraham Smolens, Moe Solomon, Frank Stanton, Edwin Steese, Jesse Straus, Edgar Sydenstricker.

George Talbott, Henry Thomason, Walter Thompson, Clahacy Thwing, Cora Todd, Max Tolmach, T. Atkins Tout, Irving Veith, Edward Viah, Grimes Waller, Louis Watson (writer), Frank Webber (company owner), Henry Weil, John Wilds (executive), Herman Winer, Gus Worms, Henry Yeiser, Jr., Kostas Zarakovitis.

Additional partial list by occupations: 2 accountants, adjuster, agent, anique dealer, art dealer, assistant comptroller, assistant secretary of bank, auditor, bakery distributor, 2 bankers, bookkeeper, book dealer, 2 bookkeepers, 10 brokers, builder, 3 butchers, butter dealer, buyer, cantor, capitalist, carpenter, chef, 2 chemists, cigar maker, 6 clerks, clergyman, coal salesman comptroller, 3 contractors, cook, cotton manager, 2 dealers, 2 dentists, 2 designers, director of education, 2 doormen, dress designer, dress dealer, dress operator, 2 druggists, 7 engineers, 7 executives, executive accountant, executive of bakery, executor, exporter, farmer, fireman, 2 foremen, 6 furriers, 2 grocers, haberdasher, hair goods dealer, hospital director, hotel owner, 8 housewives,

2 importers, insurance adjuster, 7 insurance agents, investment banker, investigator, iron broker, 2 jewelers, jobber, jobber costume jewelry, jobber of hosiery, laborer, laundry owner, 20 lawyers, managing editor, 19 manufacturers, 13 merchants, metal worker, monoline operator, oiler, oil worker, 2 opticians, paper dealer, partner of beauty parlor, 2 pawnbrokers, 9 physicians, plumber, police lieutenant, porter, president of Exchange Co., president of Real Estate Corp., principal, printer, 7 proprietors, proprietor of fish market, professor of law, publisher, 11 realtors, 2 restaurateurs, 43 retired, retired banker, retired merchant, retired physician, retired publisher, retired textile merchant, sales executive, sales representative, 24 salesmen, shipping clerk, shirt manufacturer, 4 shoe merchants, steel engraver, 2 stock brokers, stock farmer, 3 store managers, 2 superintendents, surgeon, 4 tailors, taxi operator, tea broker, teacher, textile examiner, toy manufacturer, truckman, university dean, vice president of shoe corp., 2 watchmen, writer.

Industrial Companies: No. 3, 3,995 claims, $1,021,410; No. 6, 193 claims, $40,353.

NIAGARA FALLS—$743,000
Wm. J. Watts (police justice), Victor Weaver, Albert Wittkopp; 1 lawyer, 1 machinist, 1 optometrist.

NORTH CHATHAM—$5,000
Clark Halliday.

NORTH COLLINS—$11,000
Vincent Lindow.

NORTH EAST—$4,000
Wm. Bosworth.

NORTHPORT—$36,000
Manager.

NORTH TONAWANDA—$188,000
Karl Fischle, Hulda Gomert, Anton Wilke.

NORWICH—$96,000
Secretary.

NYACK—$138,000
1 building inspector, 1 contractor, 1 insurance agent, 1 merchant.

OAKWOOD HEIGHTS—$5,000
Soap maker.

ODESSA—$12,000
1 farmer, 1 town clerk.

OGDENSBURG—$168,000
Oliver Bruyere, Ed. Carmody, Wm. Goodwin, John MacPherson; 1 tailor.

OLD BROOKVILLE—$386,000
Paper Corp. executive.

OLEAN—$246,000
Irving Miller, Joseph Sharp; 1 dealer, 1 lead burner.

ONEIDA—$167,000
Henry Grabow, John Meinen, Hermon Robbins, Chas. Ruggles; 1 housewife, 1 salesman.

ONEONTA—$145,000
Wm. Conners, David Mills, Jas. Ormiston; 1 assemblyman, 1 physician, 1 publisher, 1 superintendent.

OSSINING—$74,000
Housewife.

OSWEGO—$263,000
Herbert Searles, Wm. Starke.

OXFORD—$16,000
Alice Dunne, Alpha Morse.

OZONE PARK—$48,000
Emma Bertsch; 1 insurance agent, 1 milliner, 1 millwright, 1 paleonteologist.

PARISHVILLE—$13,000
Clark Adams; 1 clerk.

PATCHOGUE—$318,000
Wm. Hazledine; 1 insurance agent.
Industrial Company: No. 3, 182 claims, $45,333.

PAWLING—$136,000
1 builder, 1 professor.

PEARL RIVER—$12,000
John Porter.

PECONIC—$8,000
Executive.

PELHAM—$314,000
Frederick Davies, Frank Farnsworth, Herbert Goddard; 1 engineer, 1 lawyer.

PELHAM MANOR—$596,000
Robert Bender (executive), Gursham Hall (salesman), Wm. Hoagland, Francis O'Connor, Samuel Riddle.

PEEN YAN—$108,000
Howard Birkett, Marie Hansen; 1 insurance agent.

PERRY—$37,000
Housewife.

PERU—$14,000
Andrew Norris.

PHELPS—$14,000
Farmer.

PITCHER—$4,000
Miles Bennett.

PITTSFORD—$14,000
Farmer.

PLANDOME—$18,000
Oscar Anthony (teacher).

PLATTSBURG—$96,000
Lawyer.

PORT CHESTER—$186,000
Retired.

PORT JEFFERSON—$19,000
Clerk.

PORT JERVIS—$94,000
Leopold Black.

PORTLAND—$16,000
Joseph Taylor.

PORT LEYDEN—$8,000
Coal Dealer.

POTSDAM—$77,000
Fred Sisson (asst. treasurer).

POUGHKEEPSIE—$768,000
Benjamin Deuel, Bernardina May, Alendorph Schoonmaker (mortician), Arthur G. Smith(manufacturer); 1 retired, 1 steward.

POUNDRIDGE—$18,000
Physician.

PULASKI—$38,000
George Cook, Wm. Vincent.

PULTENEY—$6,000
Grape grower.

QUEENS VILLAGE—$383,000
Jerome Ormont; 1 surveyor.
Industrial Company: No. 3, 513 claims, $114,962.

RANSOMVILLE—$8,000
Chas. Foster.

REMSEN—$12,000
Coal dealer.

RICH HILL—$8,000
Nathan Schawelson.

RICHMOND HILL—$33,000
Emma Berk, Augustus Hannon, Howard Phillips; 1 lumberman, 1 pipe sprayer, 1 realtor, 2 retired.

RIDGEWOOD—$278,000
Julius Petrick; 1 butcher.
Industrial Company: No. 3, 744 claims, $176,116.

RIPLEY—$37,000
Farmer.

RIVERDALE—$138,000
Martin Fitzgerald, Leo Klebanow.

RIVERHEAD—$47,000
Trucker.

(Continued on next page)

"Life insurance was the only ready cash as the estate had to be probated which takes a certain length of time as property is not easily disposed of."—A beneficiary.

New York—Continued

ROCHESTER—$5,845,000
Over 282 Ordinary Claims
Over 670 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
7— 50,000 to 100,000
4— 25,000 to 50,000
23— 10,000 to 25,000
27— 5,000 to 10,000
37— 3,000 to 5,000
57— 2,000; 126—1,000
Guilford Adams, G. Edgar August, John Bornkessel, John Burnes, Harris Cohen, Clayton Cornish, Joseph Cox, George Ford (executive), Harvey Graves (merchant), George Hafner, Michael Iniczki, Rae Jacobson, George Kase, Helena Kirke, Cornelius Kitzel (trust officer), Fred Lograsso, Charles McKibbin, James Morrall, Ivan Quinlavin, Mary Reilly, Martin Reinhartz, Myron Rosenberg, Arthur Saunders, Edward Shuster, Frank Siller (retired), W. Ira Stanley, Joseph Swain, Fred Thursom, Wm. Ward, Cyrus Washburn (retired lawyer), Walter Wegman (executive), Louise Wigent. Additional partial list by occupations: 2 attorneys, band instructor, chemist, comptroller, dealer, 2 executives, housewife, janitor, manufacturer, mason contractor, 3 merchants, painter, 3 physicians, priest, 3 retired, 2 salesmen, saleswoman, shoe dealer, superintendent, treasurer, truck dealer, water works manager.
Industrial Companies: No. 3, 639 claims, $134,914; No. 6, 31 claims, $7,229.

ROCKAWAY—$16,000
Grocer.

ROCKAWAY BEACH—$47,000
Milton Friend; 1 gardner.

ROCK TAVERN—$15,000
Wm. Shearer.

ROCKVILLE CENTER—$472,000
Richard Gledhill, Patrick Keogan, James Tregarthen (retired); 1 bank clerk, 1 engineer.

ROME—$320,000
James Kennedy; 1 executive, 1 proprietor.

ROSEDALE—$4,000
Accountant.

ROUND LAKE—$19,000
Hervey Fellows, Harry Lynn.

RUSHFORD—$14,000
Agent.

RYE—$426,000
Ralph Crow (builder), Clarence Herrick (buyer), Claire Wilson; 1 executive.

SACKETS HARBOR—$5,000
Wallace Robinson.

SAINT ALBANS—$35,000
William Rylance.

SAINT GEORGE—$9,000
Retired.

SAINT JOHNSVILLE—$46,000
George Nellis (farmer), Crystal Settle; 1 farmer, 1 truck driver.

SAINT REGIS FALLS—$29,000
Alexander MacDonald.

SALAMANCA—$118,000
Patrick Brennan, James Gastmann, George Sander.

SARANAC LAKE—$133,000
Carpenter.

SARATOGA SPRINGS—$110,000
1 manager, 2 retired.

SAUGERTIES—$53,000
Iron moulder.

SAYVILLE—$48,000
F. T. Schwige (insurance adjuster); 1 salesman.

SCARSDALE—$977,000
Walter Briggs, Clarence Howland (broker), William Rule, Jr. (executive); 2 executives, 1 farmer, 1 housewife, 1 realtor, 1 retired.

SCHENECTADY—$1,185,000
Over 60 Ordinary Claims
Over 353 Industrial Claims
David Abramson (merchant), Delbert Davis, Burton Delack, William Fait, Julius Feuerlicht, Robert McLeod, Kenneth Miller, Charles Ottman, Max Roses, Martin Weiss; 1 bakery merchant, 1 clerk.
Industrial Company: No. 3, 353 claims, $83,220.

SCHENEVUS—$5,000
John Skinner.

SCOTIA—$85,000
Lumberman.

SEA CLIFF—$36,000
Isaac Whitenack (retired).

SEAFORD—$16,000
George Steinert.

SENECA FALLS—$49,000
Electrician, 1 welfare officer.

SHAVERTON—$3,000
Jacob Gavett.

SHEEPSHEAD—$35,000
Proprietor fish market.

SHERMAN—$11,000
Undertaker.

SHORTSVILLE—$13,000
Henry Baker (clerk).

SILVER CREEK—$21,000
Alfred Lomax.

SKANEATELES—$22,000
Agent.

SOLVAY—$64,000
Bryce Gordon.

SOUTHAMPTON—$26,000
1 boatswain, 1 chauffeur.

SOUTHHOLD—$37,000
Banker.

SOUTH NYAK—$26,000
Mechanical engineer.

SOUTH RUTLAND—$4,000
Robert Cramer.

SPARKHILL—$8,000
Banker.

SPENCERPORT—$14,000
Automobile salesman.

SPRINGVILLE—$47,000
George Goodemote, Millard Marsh (biologist); 1 farmer.

STARKVILLE—$4,000
Arden De Garmo.

STATEN ISLAND—$434,000
Richard Leslie; 1 inspector, 1 messenger.
Industrial Company: No. 3, 325 claims, $80,436.

SYRACUSE—$3,347,000
Over 201 Ordinary Claims
Over 401 Industrial Claims
CLAIMS BY AMOUNTS:
1—$250,000 or over
3— 100,000 to 250,000
4— 50,000 to 100,000
4— 25,000 to 50,000
16— 10,000 to 25,000
7— 5,000 to 10,000
28— 3,000 to 5,000
42— 2,000; 95—1,000
Stephen Breece, Donald Dey, Wasyl Dorocki, Joseph Graham, Grant Green, Charles Hahnle, Bruce Hunter, Edward Joy, Mary Kearney, J. O. Kelley, Charlie Lincoln, James Mooney, Edward O'Hara, Walter Otto, John St. John, Smith Severance, George Sharp, Alexander Shkliarenko, David Sirlin (salesman), Giles Stilwell (lawyer), Samuel Sweitzer. Additional partial list by occupations: Clerk, contractor, electroplater, executive, housewife, insurance agent, 2 lawyers, machinist, manager, musician, physician, 3 retired, 2 salesmen.
Industrial Companies: No. 3, 395 claims, $84,363; No. 6, 6 claims, $884.

TANNERSVILLE—$6,000
Post office clerk.

TARRYTOWN—$183,000
Jas. Trybom; 1 lawyer, 1 retired.

THOMASVILLE—$6,000
Bessie Phillips.

TICONDEROGA—$48,000
Housewife.

TOMPKINSVILLE—$14,000
Pier superintendent.

TRIBES HILL—$6,000
Superintendent.

TROUPSBURG—$12,000
Farmer.

TROY—$1,469,000
George Bowditch, George Clickner, Joseph Harrington, Alfred Meyer, Katherine Walsh; 1 clerk, 1 financial manager.
Industrial Company: No. 3, 1,025 claims, $244,550.

TUCKAHOE—$188,000
Thomas Agner (dentist), Lewis Chamberlain, Curt Muendel.

TULLY—$49,000
Jno. Hennessy, Claude Saunders.

UTAH—$30,000
Insurance agent.

UTICA—$1,166,000
Over 54 Ordinary Claims
Over 330 Industrial Claims
Thomas Connell, Marion Gottlieb, John Handzel, Mary Herubin, Albert Hewson, Theodore Hieber (executive), Richard Owens, George Pixley, Frank Steele (assistant Welfare commissioner), George Williams (contractor), Tadeusz Wroczenski, Karol Zaglaniczny, Adam Zdrojewski; 1 bank director, 1 bookkeeper, 1 contractor, 1 dentist, 1 executive, 1 judge, 1 farmer, 1 manufacturer, 1 merchant, 1 officer, 4 retired.
Industrial Company: No. 3, 330 claims, $85,726.

VALLEY STREAM—$110,000
Fred Sparling.

VERSAILLES—$5,000
George Cunningham.

WADDINGTON—$6,000
Contractor.

WALTON—$46,000
Andrew Munn (retired), Naurice Neale; 1 farmer, 1 retired.

WAPPINGERS FALLS—$34,000
Retired.

WARNER—$12,000
H. B. Palmer.

WARSAW—$64,000
Samuel Browne, George Luce; 1 farmer, 1 hardware merchant, 1 proprietor, 1 restaurateur.

WARWICK—$27,000
Retired.

WATERLOO—$51,000
Weldon Cook, Antonio Greco.

WATER MILL—$26,000
Farmer.

WATERTOWN—$380,000
Herbert Harmon, Peter Venery (tailor), Anna Selter; 1 dentist, 1 retired, 1 tailor, 1 teacher.

WATERVILLE—$12,000
Albert Freen.

WATERVLIET—$36,000
Cabinet maker, 1 grocer, 1 priest.

WAVERLY—$51,000
Housekeeper.

WAYLAND—$16,000
Farmer.

WEBSTER—$13,000
Harold Meeker; 1 box maker.

WEEDSPORT—$24,000
Jennie Parish; 1 manager.

WELLSVILLE—$84,000
William Taylor; retired.

WEST BRIGHTON—$40,000
Chiropodist; 1 engineer.

WESTBURY—$160,000
Engineer.

WEST CHAZY—$6,000
John Noonan.

WEST DAILY—$3,000
Charles Fairchild.

WEST EDMESTON—$4,000
Peter Stensland.

WEST HEMPSTEAD—$21,000
Barber, 1 engineer.

WEST NEW BRIGHTON—$60,000
David Gould.

WEST POINT—$50,000
James Clinton (U. S. Army officer).

WEST SAND LAKE—$10,000
Professor.

WHITE PLAINS—$560,000
John Ham (retired); 1 broker, 1 custom tailor, 2 lawyers, 1 plumber, 2 retired, 1 tailor, 1 watchman.

WHITESBORO—$31,000
Michael Hurley.

WHITESTONE—$33,000
Henry King, John O'Brien.

WILSON—$10,000
Merchant.

WOODHAVEN—$264,000
Adolph Kalos, William Seer; 1 clerk, 1 credit manager, 1 lawyer.
Industrial Company: No. 3, 474 claims, $103,379.

WOODHULL—$8,000
Arnold Husted, Earnest Moquin.

WOODLAWN—$21,000
Physician.

WOODMERE—$183,000
Retired.

WOODSIDE—$10,000
Jno. Doherty.

WOODSTOCK—$8,000
Restaurateur.

YONKERS—$1,889,000
Over 62 Ordinary Claims
Over 446 Industrial Claims
George Aulenbacher, Joseph Canepi, Ellen Raftery, Martin Smith, 1 executive, 1 merchant, 1 priest, 1 publisher, 1 retired, 1 salesman, 1 student.
Industrial Companies: No. 3, 383 claims, $99,355; No. 6, 65 claims, $13,621.

YORKVILLE—$48,000
Dean Harrison (physician).

YOUNGSTOWN—$23,000
Army Colonel.

Names in each town are only a partial list of claims paid during 1937.

DOES MORE THAN FRIENDS . . . . Income provided . . . Children educated . . . Policies did not depreciate during depression . . . . . .

ALABAMA.—As soon as he finished medical school at Johns Hopkins, my husband took out some life insurance. We had just been married and had quite a modest income so it seemed rather an unnecessary expense to me. We were young and healthy.

As the years went by my husband took out more life insurance whenever an increasing income justified a hope that we could save more. During the depression when so many other investments proved worthless we often rejoiced that our insurance policies did not depreciate. Many of them paid dividends and were also good security for loans in emergencies. As a doctor, my husband often saw the need for and benefits of insurance to his patients. He became medical examiner for a number of companies and often said he enjoyed interesting patients in policies because he felt he did them a service by doing so.

When he died very suddenly from a heart attack my husband had not been ill before for 20 years.

We had worlds of friends but none of them could have done for me what the insurance companies did. Some of the $40,000 insurance was left directly to the five children and is being paid to me in monthly installments and some in a lump sum. We have been able to keep our home and car. The two children in college are continuing this year and will finish. And when he is ready to go the youngest will also have his chance to complete his education.—A doctor's wife.

NORTH CAROLINA

Total Payments in State.....$31,000,000
Rank in Payments.....20th
Rank in Population.....12th
Payments Per Capita.....$8.97

ABERDEEN—$5,000
Bainbridge Peterson.

AHOSKIE—$14,000
J. Lang.

ALBEMARLE—$47,000
Eliza Bost, Klon Burleson, Joe Eudy, Stella Lefler, Will Lentz, Clarence Ritchie.

ALLIANCE—$4,000
James Potter.

ANGIER—$11,000
Glenn Dorman, James Johnson, Spencer Wheless, Jr.

ANSONVILLE—$3,000
Albert Wheless.

APEX—$17,000
M. Goodwin, John Lewis, W. Maynard, F. Upchurch.

ASHEBORO—$9,000
Evolyn Cranford, Jr., Jesse Garner, Carrie Johnson.

ASHEVILLE—$737,000
Over 44 Ordinary Claims
Over 121 Industrial Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
1— 25,000 to 50,000
6— 10,000 to 25,000
4— 5,000 to 10,000
9— 3,000 to 5,000
12— 2,000; 11—1,000
Howard Bement, Charles Davis, Jr., G. Faulkner (retired), Samuel Finestein, David Low, David McFadden (conductor), DeForest Manice (engineer), Ada Morris, Carl Renfre, Mose Rubenstein, John Schumaker, J. Slagle, William Towe, James Ware, Harry Wesley; 1 agent, 1 nurse, 1 realtor, 1 retired, 1 superintendent of school.
Industrial Companies: No. 2, 68 claims, $14,569; No. 10, 53 claims, $12,087.

AURORA—$10,000
Henry Hooker, Neal Wallace.

AYDEN—$24,000
Mary Forrest, Ruel Willoughby; 1 retired.

BADIN—$4,000
H. Ross.

BAILEY—$6,000
Thomas Wylie (retired).

BATH—$4,000
Guy Newby.

BEAR CREEK—$12,000
Sladdie Briggs, Thos. Brooks, Clyde Welch.

BELEW CREEK—$3,000
Robert Cook.

BELHAVEN—$14,000
William Sparrow (farmer).

BELMONT—$41,000
Jack Garrett.

BENSON—$23,000
George Hood, Minnie Overly, James Rose; 1 farmer.

BETHEL—$42,000
Sallie Bunting, Francis Johnson, Solomon Jones, Alexander Warren; 1 housewife.

BEULAVILLE—$3,000
David William.

BILTMORE—$16,000
William Oates.

BISCOE—$12,000
Colon Hurley, Luther Bardin.

BLACK MOUNTAIN—$25,000
William Burnett, Jr.

BLANDENBORO—$5,000
William Shipman, Jr.

BLOUNTS CREEK—$3,000
James Bright.

BOGUE—$3,000
William Taylor.

BOONE—$17,000
E. Councill, Norris Paul.

BOSTIC—$5,000
Charles Davis, Harlem Grayson.

BRIDGETON—$4,000
Carl Ryman.

BROWN SUMMIT—$3,000
Henderson Lambeth.

BRYSON CITY—$3,000
R. Gibson, Jr.

BURLINGTON—$96,000
D. Elder, George Faulk, Lorener Jarvis.
Industrial Company: No. 2, 77 claims, $19,944.

CABARRUS—$16,000
Joseph Carriker.

CARFIELD—$3,000
Morris Gillespie.

CASTLE HAYNE—$5,000
Allan Moore.

CEDAR CREEK—$3,000
Horace Averett.

CHADBOURN—$15,000
John Crawford, Ned Yates; 1 farmer.

CHAPEL HILL—$49,000
Milton Hogan, Velia Parrish, W. Robertson, Don Sparrow, Alfred White.

CHARLOTTE—$1,558,000
Over 184 Ordinary Claims
Over 359 Industrial Claims
CLAIMS BY AMOUNTS:
2—$100,000 or over
2— 25,000 to 50,000
6— 10,000 to 25,000
9— 5,000 to 10,000
9— 3,000 to 5,000
22— 2,000; 134—1,000
William Beatty, William Bland, Frank Bryan, Raymond Caldwell, William Clanton, Robert Deas, David Elliott, W. Gordon, Worth Gray, William Hall, Ernest Hamilton, J. Hines, Edward Howie, Andrew Johnson, Junius Lamb, H. Lewin, Lura Litton, Charles Nichols, Cary Pangle, Frank Pegram, Jr., William Petty, George Scott, Cecil Strobhar, Adolph Thies, Raiford Winchester, Meredith Word, Benjamin Wyche; 1 cashier, 1 clerk, 1 dentist, 1 druggist, 2 farmers, 1 insurance agent, 1 rayon salesman, 2 retired, 1 cash register mechanic.
Industrial Companies: No. 2, 169 claims, $40,877; No. 10, 167 claims, $23,533; No. 15, 23 claims, $4,919.

CHERRYVILLE—$18,000
Furman Foster, William McLoud, Nettie Russ.

CLAYTON—$11,000
Dezzie Smith.

CLINTON—$21,000
Lee Thornton; 1 farmer.

COFIELD—$28,000
Henry Hollomon, John Lang; 1 cotton ginner.

CONCORD—$196,000
Jesse Goodman, Martin Marsh, Zebulon Moore, David Morgan, John Oglesby; 1 salesman.
Industrial Companies: No. 2, 92 claims, $20,572; No. 15, 4 claims, $536.

(Continued on next page)

North Carolina—Continued

CONOVER—$85,000
Robert Seagle; 1 manufacturer.

COVE CITY—$16,000
Lala Casper, George Daly, John Kornegay, Alice McCoy.

CREEDMOOR—$9,000
Harold Estes, Ruth Tillotson; 1 salesman.

CRESWELL—$3,000
Oscar Armstrong.

CROUSE—$5,000
James Heafner.

CULBERSON—$3,000
James Simonds.

DALLAS—$10,000
Albert Holland, Charles Pasour.

DELLWOOD—$5,000
Robert Ferguson.

DENVER—$3,000
Fannie Edwards

DOVER—$8,000
Alpeus Hill, Neal Wallace.

DURHAM—$646,000
Over 29 Ordinary Claims
Over 810 Industrial Claims
Robert Brame, Gus Brannon, Sr., Willis Brogden, Telphor Lawrence, Andrew Nolan, Carl Perry, Boroughs Roberts, Nathan Rosenstein, James Walker, William Shelburn, Daniel Whitaker, W. Woodard; 1 mill superintendent.
Industrial Companies: No. 2, 197 claims, $48,509; No. 10, 603 claims, $74,702; No. 15, 10 claims, $1,189.

DUNN—$33,000
James Butler, James Johnson, Thomas Royals; 1 farmer.

EDENTON—$10,000
Cicero Webb.

EFLAND—$3,000
Roberts Riley.

ELIZABETH CITY—$93,000
Charles Creekmore, Peter Spires, Joe Williams; 1 transporation manager.
Industrial Company: No. 2, 19 claims, $4,537.

ELKIN—$27,000
Jno. Messick.

ELLENBORO—$3,000
J. Long.

ELM CITY—$14,000
William Murray, Willie Winstead; 1 student.

ELON COLLEGE—$3,000
J. Oldham.

ENFIELD—$16,000
Joseph Meyer.

ESSEX—$3,000
Norman Lynch.

EVERETTS—$5,000
James Peel.

FAIRMONT—$9,000
Stafford Turner, John Williams.

FAISON—$10,000
Isaac Lane; 1 farmer.

FARMINGTON—$4,000
Bettie Rich.

FARMVILLE—$91,000
Robert David, John Gay, Hewel Burnette, William Butts; 1 farmer, 1 minister.

FAYETTEVILLE—$157,000
Eula Beck, Devotion Carter, Douglas Gibson, Malcolm Gillis, Durwood Hedgpeth, Katie Jackson, Almond Westbrook; 1 merchandise broker.
Industrial Company: No. 2, 85 claims, $13,639.

FLETCHER—$5,000
W. E. Johnston.

FOREST CITY—$47,000
Robert Biggerstaff, Theron Cash (salesman), James Moore, Hollis Spake.

FORT BRAGG—$7,000
Thomas Cronin, Julius Fix.

FOUNTAIN—$14,000
Richard Beaman, Sarah Gay, Charles Morgan; 1 housewife.

FOUR OAKS—$3,000
Mae Blackman.

FRANKLIN—$6,000
Cary Allen, Jr.

FUQUAY SPRINGS—$26,000
Charles Cheek (physician), A. V. Dewar.

GARNER—$11,000
John Broughton, F. R. Price.

GASTONIA—$269,000
Over 22 Ordinary Claims
Over 104 Industrial Claims
Otto Bryan, Claude Craig, Charles Craig, Campbell Dixon, John Finn, Rufus Johnston, Walter Kluttz, William Love, Edmund McCrary, John McLean, Thomas Quickel (doctor); 1 executive, 1 salesman, 1 textile manufacturer.
Industrial Company: No. 2, 104 claims, $20,910.

GATES—$5,000
Lill Umphlett.

GIBSON—$60,000
Vester Adams; 1 manager.

GIBSONVILLE—$14,000
Banks Loy.

GLEN ALPINE—$3,000
Aaron Pitts.

GOLDSBORO—$161,000
Over 20 Ordinary Claims
Over 11 Industrial Claims
Herman Brewer, Roxie Cranford, Sallie Daniels, Celia Daughtry, G. Dawson, George Deans, Robert Hinnant, Edward Joyner, R. J. Lewis, Sarah Pearsall, Benjamin Rose, Ava Smith; 1 brick layer, 1 carpenter, 1 druggist, 1 farmer, 1 retired.
Industrial Company: No. 15, 11 claims, $1,381.

GRANITE QUARRY—$5,000
Jacob Miller.

GREENSBORO—$688,000
Over 82 Ordinary Claims
Over 235 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$50,000 or over
2—	25,000 to 50,000
6—	10,000 to 25,000
6—	5,000 to 10,000
14—	3,000 to 5,000
13—	2,000; 40—1,000

M. A. Allred, Nick Anton, William Apple, DeHaven Ayers, James Barbour, Francis Blackwood, Irene Boyles, Edward Brownhill, Otis Carter, Thaddeus Clayton, H. F. Coble, Fred Correll, Charles Coe, Edward David (salesman), Themis Demetrilis, Maude Elmore, George Foushee (laundryman), Clyde Harward, George Hobbs, Daniel Hooker, Dr. Parran Jarboe, W. S. Jobe, George Kennett, Arthur Koenig, Frank Leak (executive), Karl Ljung, Charles Loman, James McClamroch, Hugh Miller, James Morgan, Zeno Perrett, David Proffitt, Luther Rumley, William Scott, Miles Short, A. J. Smith, Hugh Solomon, Samuel Strickland, William Thomason, Effie Thompson, Lucy Walker, W. R. Walker, Elinor Weatherly, Dr. J. S. Wells, John Whitely, Claud York; 1 executive, 1 gas station operator, 1 machinist, 2 salesmen, 1 secretary.
Industrial Companies: No. 2, 130 claims, $32,561; No. 10, 93 claims, $11,315; No. 15, 12 claims, $3,167.

GREENVILLE—$110,000
Peyton Anthony, Nancy Baker, John Brinson, Pattie Corbitt, Howard Garner, Maria Johnson, Ead Langley, W. McLawhon, Linnie Manning, Robert Pittman, Claude Thigpen, Jasper Whitehurst, Robert Whitfield; 1 justice of peace, 1 tobacco grower.

HAMLET—$3,000
Pansy Fetner.

HARBINGER—$3,000
Ronald Evans.

HARMONY—$4,000
Robert Gaither.

HARTSVILLE—$3,000
Carl Tedder.

HASSELL—$3,000
Mary Scott.

HAZELWOOD—$9,000
Furniture dealer.

HENDERSON—$63,000
Corbin Boyd, Frank Vaughan; 1 farmer, 1 truck manufacturer.

HENDERSONVILLE—$56,000
Mack Coburn, Raymond Hill, Horace Morris; 1 retired.

HENRIETTA—$4,000
James Whisnant.

HERTFORD—$21,000
Francis Weeks.

HESTER—$6,000
James Cowan, Geneva Walters.

HICKORY—$117,000
Rachel Fisher, Guy Sigmon, Tellus Winkler; 1 cabinet maker, 1 executive, 1 machinist.

HIGH POINT—$544,000
Over 23 Ordinary Claims
Over 47 Industrial Claims
Alfred Armentrout, John Burrus, William Cator, Jr., William Cauble, Walter Clodfelter, Louis Harris, E. A. King, Dr. Everett Long, Mary Page, Clarence Pike, Treva Smith, Bonnie Wise, Orin York; 1 realtor, 1 superintendent, 1 truck driver.
Industrial Companies: —No. 2, 41 claims, $9,383; No. 15, 6 claims, $842.

HILLSBORO—$6,000
E. M. Lockhart.

HUBERT—$4,000
R. E. Morton.

HURDLE MILLS—$5,000
Walter Gates.

IRON STATION—$4,000
James Newton.

IVANHOE—$4,000
Charles Corbett.

JACKSONVILLE—$26,000
F. W. Hargett, Jr., Robert Lockamy, George Morton; 1 retired.

JAMESVILLE—$10,000
John Allen, Joseph Lilley.

JOHNS—$3,000
James Morgan.

JONESBORO—$3,000
George Hunt.

JONESVILLE—$12,000
Robert Myers, Thos. Pittman.

KANNAPOLIS—$44,000
Charles Alexander, Nissen Coggins, Zeb Doby, Mary Gilliam.

KENANSVILLE—$3,000
Alfred Quinn.

KENLY—$13,000
Andrew Edwards, Wiley Kirby, George Morris, Joe Spivey.

KERNERSVILLE—$18,000
Ervin Williard.

KING—$3,000
Newton Voss.

KINGS CREEK—$5,000
James Lackey.

KINGS MOUNTAIN—$14,000
Wm. Lovelace, James Rhea, Bonnie Ruddock.

KINSTON—$201,000
Lennie Beard, Mary Dixon, William Donerson, Jay Fields, Kenneth Foscue, Troy Jones, John Sutton, Merritt Yick, Lawton Williams; 1 farmer, 1 retired, 1 salesman.

KIPLING—$12,000
Claude Matthews, Everett Senter.

KITTRELL—$3,000
Robert Pittman.

LA GRANGE—$25,000
Lula Dail, Joe Hines, Albert Rouse; 1 farmer.

LA MOURE—$3,000
Hugh Pugh.

LANDIS—$23,000
Hoyle Carriher.

LANSING—$4,000
Oliver Ham.

LAUREL HILL—$3,000
Robert Hargrave.

LAURINBURG—$37,000
R. E. Correll, Alice Gibson.

LAWNDALE—$3,000
Lester Howard.

LEAKSVILLE—$34,000
Paul James.
Industrial Company No. 2, 83 claims, $14,808.

LENOIR—$46,000
Albert Hill, William Smith.

LEWISBURG—$10,000
1 druggist, 1 farmer.

LEXINGTON—$44,000
Lessie Lanier, Charles Young.

LIBERTY—$20,000
May Workman.

LINCOLNTON—$104,000
James Armstrong, Dorus Cloninger, Miles Elmore, Lyman Lilly, David Rhodes.

LINWOOD—$16,000
Walter Cagle, Henry Grubb, Lee Phillips.

LITTLETON—$13,000
William May; 1 coal dealer.

LONG CREEK—$3,000
James Henry.

LOUISBURG—$58,000
Samuel Boddie (druggist), Sidney Holden, Clyde Perdue, Solomon Scoggin; 1 farmer.

LUCOMA—$21,000
Nathan Peele.

LUMBERTON—$117,000
Darrus Britt, Rowland Dees, W. A. McNeill, Mary Pope, Willie Prevatte, Loyd Townsend.

McCLEANSVILLE—$8,000
C. K. Gannon, Annie Kellam.

MACON—$3,000
W. H. Hunt.

MADISON—$14,000
Hugh Fallin, Thomas Knight.

MAIDEN—$32,000
Retired.

MANSON—$3,000
Alice Stewart.

MANTEO—$11,000
Geo. Mann; 2 housekeepers.

MARIETTA—$3,000
Elizabeth Parham.

MARION—$36,000
Joseph McCall, James Moore.

MARS HILL—$10,000
William Pope.

MARSHVILLE—$19,000
Baxter Black, A. E. Timmons.

MATTHEWS—$12,000
John Pearce, Thomas Rea.

MAXTON—$16,000
Wm. Kincaid, Archie Locklear, Dougald Wilkinson.

MAYODAN—$33,000
James Barrow, Miles Money.

MEBANE—$16,000
Robert Warren; 1 dentist.

MICRO—$3,000
J. T. Colyer.

MIDDLEBURG—$6,000
Walter Rose, Walter Rose.

MIDDLESEX—$4,000
Isaac Daniel.

MONROE—$42,000
Victor Hamilton, Howard Smith, John Warren.

MOREHEAD—$16,000
Elijah Guthrie; 1 W. P. A. worker.

MORGANTOWN—$65,000
Edwin Davis, Millard McGimsey; 1 druggist.

MOORESVILLE—$86,000
Robert Beason, T. J. Deaton, Cyrus Johnston, James Miller, R. B. Oates; 1 farmer, 1 lumber merchant.

MOUNT AIRY—$80,000
Judson Frank, Joseph Hooker, Green McCraw, Vester Palmer.

MOUNT OLIVE—$64,000
Joseph Bundy, William Sutton.

MOUNT PLEASANT—$4,000
John Miller.

MURFREESBORO—$13,000
James Campbell, T. T. Parker.

MURPHY—$34,000
Carl Hendrix, Robert Petrie (physician).

NASHVILLE—$69,000
Wiley Adams, Samuel Austin (attorney), Sidney Jones, Charlie Parker.

NEW BERN—$147,000
Louis Gooding, Adam Hartley, Sophia Willis.
Industrial Company No. 15, 13 claims, $2,233.

NEWELL—$3,000
Leander Helms.

NEWTON—$55,000
George Long, Daniel Sigmon; 1 farmer.

NORTH WILKESBORO—$36,000
John Henry.

NORWOOD—$8,000
Ray Dunlap.

OAK CITY—$3,000
J. Savage.

OLIVIA—$3,000
Clifford Page.

OTEEN—$13,000
William Shumate; 1 salesman; 1 clerk.

OXFORD—$146,000
Over 19 Ordinary Claims.
Thos. Blalock, Richard Brummitt, Henry Cheatham, Samuel Critcher, Roxie Currin, Roy Currin, Sr., Wm. Hight, Samuel Hunt, Thomas Manzum, Saphronia Weary, Wm. Wells; 1 farmer, 1 gate keeper, 1 merchant.

PARMELE—$5,000
Benjamin Jenkins.

PELHAM—$6,000
Albert Wooding; 1 retired.

PEMBROKE—$11,000
James Jacobs, Wallie Locklear, Emma Lowery, Oliver Sampson, Quinnie Sampson.

PENLAND—$4,000
John Pitman.

PIKEVILLE—$64,000
Nathan Berger.

PINE HALL—$3,000
A. J. Little.

PINETOPS—$4,000
Jonas Owens.

PINEVIEW—$3,000
Jennie Cameron.

PINK HILL—$27,000
DeLeon Smith, Lemuel Smith, Willie Tyndall.

PINNACLE—$21,000
William Sullivan.

POLLOCKSVILLE—$4,000
Martin Parker.

POMONA—$4,000
Richard Boren.

POTECASI—$5,000
William Baugham, Sr.

PISGAH FOREST—$4,000
Seldon Barton.

RAEFORD—$16,000
Angus Currie.

RALEIGH—$747,000
Over 31 Ordinary Claims.
Over 163 Industrial Claims.
Sam Bell, James Easley, Alexander Kreth, Samuel Lawrence, George Oldham (lumberman), Leon Pheis, Junius Sapp, Alma Schulken, D. E. Wallace, Wiley Ward; 1 manager, 1 merchant.
Industrial Companies: —No. 2, 150 claims, $44,473; No. 15, 13 claims, $2,738.

RANNAPOLIS—$3,000
Sidney Alston.

RANSEUR—$7,000
Aletha Byrd; 1 physician.

REIDSVILLE—$59,000
Robert McCollum, John Price, Doyle Saunders; 1 dairyman, 1 dentist, 1 stenographer.

RICHLANDS—$5,000
Lee Mills.

RICH SQUARE—$11,000
Wingate Lambertson, Jos. Peele.

ROANOKE RAPIDS—$56,000
Job Taylor; 1 manufacturer.

ROBERSONVILLE—$26,000
Lester Brown, Jessie Hardy, Edward James; 1 merchant.

ROCKINGHAM—$15,000
Arthur Porter, William Steele.

ROCKY MOUNT—$277,000
Over 18 Ordinary Claims.
Over 100 Industrial Claims.
Lemon Bass, Julian Gassaway, Henry Hinton, Fannie Jenkins, Walter McArthur, John McGragor, T. W. Richmond, Alexander Short, Wade Taylor, Nathan Weinstein; 1 housewife.
Industrial Companies: —No. 2, 93 claims, $27,182; No. 15, 7 claims, $1,139.

ROCKY POINT—$6,000
Lila Chestnutt; 1 farmer.

ROSEMAN—$4,000
Lena Hunt.

ROUGEMONT—$3,000
Walter Veazey.

ROWLAND—$13,000
Dougald McIntyre, Edgar McLean, Malcolm Morrison (tree surgeon); 1 farmer.

ROXBORO—$74,000
John Allgood, Johnie Gentry, Benjamin Gravitt, Nathaniel Huff, Alfred Shotwell, Jerry Wilborn, John Winstead.

SAINT PAUL—$6,000
Alexander McEachern.

SALISBURY—$175,000
H. L. Barger, Lewis Cruse, P. A. Heilig, U. S. Jordon, Alonzo Marsh, Carrie Peeler; 1 telegraph operator.
Industrial Companies: —No. 2, 100 claims, $25,107; No. 15, 15 claims, $2,377.

SANFORD—$43,000
C. C. Cooper, John Gaster, J. R. Ingram; 1 civil engineer.

SARATOGA—$10,000
Sallie McKeel.

SCOTLAND NECK—$37,000
Albert House; 1 farmer.

SELMA—$16,000
Wm. Barrow, Martha Eason.

SEVEN SPRINGS—$39,000
Randolph Outlaw, Leland Smith, Lou Smith; 1 minister.

SEVERN—$5,000
Alonzo Hodge.

SHELBY—$146,000
Robert Crowder, D. L. Hoffman, Oscar Holland, W. A. Jones, William Lineberger, Philip Short, J. A. Ware, Josie Wilson.

SILVER CITY—$16,000
Nicholas Bove, Eugene Dark, Osecla Wrenn.

SMITHFIELD—$35,000
Durward Creech, Benjamin Gardner, Henry McCullers, James Stephenson; 1 cashier, 1 housewife.

SOUTHERN PINES—$66,000
Jasper Walter; 1 railway official.

SOUTHPORT—$6,000
Wm. Wells; 1 farmer.

SPENCER—$17,000
Louis Cruse, J. T. Holt.

SPRAY—$3,000
Richmond Walker.

SPRING HOPE—$44,000
Hilliard Edwards, John Strickland, William Valentine; 1 merchant.

STANFIELD—$3,000
Andrew Brooks (knitter).

STANTONSBURG—$19,000
William Dardin, Clara Grantham, Hattie Stancil.

STANTONSVILLE—$3,000
Willie Owens.

STATESVILLE—$96,000
Rosa Bradford, Jesse Brown; 1 retired.

STOKES—$6,000
William Cherry; 1 farmer.

STOKESDALE—$3,000
Eli Price.

STONEVILLE—$3,000
Gilmer Mabe.

SWANQUARTER—$4,000
Guy Guthrie.

SWANNANOA—$3,000
Elva Lee.

TABOR CITY—$6,000
Neil Lewis.

TARBORO—$99,000
Frank Davis, Leroy Eleanor, Jos. Hoard, Mary Lawrence, John Whitehurst, Robert Whitley; 1 farmer, 1 secretary.

TARHEEL—$3000
Evander Singletary.

TAYLORSVILLE—$4,000
Lemuel Hafer.

(Continued on next page)

North Carolina—Continued

THOMASVILLE—$216,000
Brooks Axford, Paul Ball, Nannie Beck, Gernie Conrad, Amos Ragan; 1 hosiery manufacturer.

TRENTON—$88,000
Beatrice Andrews, Harriette Brock, John Hargett, Nicy Haskins, William Oxley, Leona Pollock, Dorsey Tyndall; 1 merchant.

TRINITY—$5,000
Sidney Gray.

TROY—$10,000
Alex Thompson.

TRYON—$27,000
Bertha Staples, Lawrence Smith, Samuel Wood.

VANCEBORO—$8,000
Henry Hight; 1 farmer.

VANDEMERE—$10,000
Alta Willis.

VARINA—$28,000
J. K. Sexton, Mary Smith, Ernest Walters (farmer).

WADESBORO—$73,000
Clifton Bennett, John Hardison; 1 company treasurer.

WAKE FOREST—$19,000
2 farmers.

WALLACE—$5,000
Horace Stewart.

WALNUT COVE—$12,000
Samuel Kirby, Mary Mitchell.

WALSTONBURG—$35,000
Henry Beaman, Phillip Walston.

WARRENTON—$6,000
D. Mustian.

WARSAW—$17,000
Henry Carlton, Robert Wheless.

WASHINGTON—$116,000
Everett Myers, Arnold Swindell; 1 physician, 1 salesman.

WATSSTONBURG—$4,000
Ella Herring.

WAXHAW—$3,000
James Crane.

WEAVERVILLE—$4,000
John Penland.

WELDON—$16,000
Bennett Stephenson.

WENDELL—$5,000
Walter Scarboro.

WHITEVILLE—$4,000
Zebulon Barnes.

WILLIAMSTON—$44,000
Willie Meadows, David Stalls, Nancy Suggs; 1 broker, 1 tobacconist.

WILMINGTON—$387,000
Ray Funderburk, Ruth Funderburk, Rev. Kester, A. D. Newton, James Reilly, J. H. Stroud, Edward Taylor, Wm. Thomas; 1 banker, 1 clerk, 1 executive, 1 investor, 1 housewife, 1 manager.

Industrial Companies: No. 2, 125 claims, $24,586; No. 15, 15 claims, $1,442.

WILSON—$222,000
Willie Evans, Leland Grady, R. P. Langley, Willie Owens, Charles Phillips, Evelyn Pridgen, Jesse Williams; 1 lawyer.

WINSTON SALEM—$1,080,000
Over 55 Ordinary Claims
Over 242 Industrial Claims
CLAIMS BY AMOUNTS:
2—$100,000 or over
1— 50,000 to 100,000
4— 10,000 to 25,000
8— 5,000 to 10,000
11— 3,000 to 5,000
8— 2,000; 21—1,000

A. L. Allison, Samuel Badgett, James Cummings, Ada Dickens, Eugene Gray, William Grunert, W. O. Hanes, Wm. Harper (secretary), Wm. Holder, Pinckney Leak, Melvin Pulk, Cicero Overbey, Thomas Redfern, Claud Shore, Albert Smith, Andrew Stroup, Othor Teague, Mangum Turner, Jr., George Whitaker; 1 civil engineer, 1 insurance agent, 1 physician, 1 railroad agent, 1 superintendent, 1 supervisor.

Industrial Companies: No. 2, 144 claims, $33,695; No. 10, 71 claims, $9,416; No. 15, 27 claims, $4,266.

WINTERVILLE—$14,000
Clayton Devenport, George Edwards, Hubert Worthington.

YANCEYVILLE—$4,000
Louis Enoch.

YORK—$3,000
Charles Caldwell.

ZEBULON—$23,000
Henry Baker, Charlie Driver.

NORTH DAKOTA

Total Payments in State.....$5,400,000
Rank in Payments.....44th
Rank in Population.....35th
Payments Per Capita.....$7.68

ABERCROMBIE—$3,000
Peter Gunness.

ADAMS—$5,000
John Sandstrom.

AMBROSE—$4,000
Sigurd Aslund.

ANAMOOSE—$4,000
John Schmidt.

ASHLEY—$9,000
A. Fell, Christian Shock.

BEACH—$7,000
Allen McDonald.

BELFIELD—$5,000
James McCabe.

BISMARCK—$137,000
Hilda Boe, George Mann, Arthur Munson, Dr. R. Towne, James Weeks (lawyer; 1 manager State Bonding Dept.

BLABON—$3,000
Clifford Swanson.

BOTTINEAU—$10,000
Aslak Thorsen.

BOWBELLS—$18,000
Paul Reardon.

BRADDOCK—$17,000
Jas. McCusker, Sumner Herzog.

BRINSMADE—$3,000
Ole Olson.

BUFFALO—$3,000
Isabelle Brown.

CALVIN—$61,000
Emil Hanggi; 1 farmer.

CARRINGTON—$38,000
Frank Ganske, Alvin Ireland, Andrew Lee; 1 farmer, 1 jeweler.

CASSELTON—$25,000
Lewis Christie, Frank Langer, Gena Olson; 1 retired.

CENTER—$6,000
Theodore Conitz, Christopher Skubina.

CHASELEY—$3,000
William Green.

CHRISTINE—$16,000
John Hendrickson; 1 farmer.

CLEVELAND—$5,000
Carl Runner.

CLIFFORD—$5,000
Albert Monson, Anna Squire.

COLFAX—$10,000
John Hudson, John Johnson.

COLGATE—$4,000
William Whipple.

COURTENAY—$22,000
Arthur Nelson.

DEVILS LAKE—$116,000
Richard Beek, Martin Gergen, William O'Brien; 1 farm loan realtor.

DICKEY—$3,000
Robert Roscoe.

DICKINSON—$44,000
John Courteau, Betty Hartung (student).

DODGE—$3,000
Peter Lieblein.

DUNSEITH—$4,000
Margaret Douglas.

EDGELEY—$3,000
Leslie Zundel.

ELGIN—$11,000
Mathilda Gunsch, Jacob Martel, Chris Sick.

EMMETT—$3,000
Benjamin Iglehart.

ENDERLIN—$35,000
Ernest Danielson, Gladys Pettygrove, Frank Schreder.

FAIRMOUNT—$5,000
John Birtel.

GREAT DEPRESSION AID

In commenting upon the life insurance payments in North Carolina, U. S. Senator Josiah W. Bailey said:

"I am glad to know that our people in North Carolina received $31,000,000 last year from the life insurance companies. I have always believed in life insurance, having been impressed as to its value by my father, who carried as much insurance as he could afford. The insurance company is a savings institution, and the companies have proved themselves most reliable. One of the finest contributions to the recovery of our country and to its maintenance through the depression was the payment of $14,000,000,000 to the American people in three years of the depression. This is almost as much as the government itself paid. Notwithstanding this, the insurance companies are in better shape today than they were when the depression came on. I question how we could have gotten through the depression except for the great background of the assets available to the policyholders throughout the country.

"People ought to realize that they do not have to die to get the benefits of their insurance. This may have been true once, but under modern insurance plans, insurance is a means of steady saving as well as the means of indemnity against death."

FARGO—$894,000
Over 51 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
3— 25,000 to 50,000
6— 10,000 to 25,000
2— 5,000 to 10,000
14— 3,000 to 5,000
9— 2,000; 16—1,000

Kenneth Anderson (fieldman, Credit Co.), Edward Asp, Carol Atwood, Everett Bower, Julius Brummond, Alarik Carlson, Charles Dawson, Thomas Drew (police sergeant), Andrew Edlund, Edwin Elliott, Fred Emmel, Hamilton Gearey, Robert Hatcher, Wm. Johnston, John Krieg, Henry Magill, Lou Mossman, Sarah O'Connor, Andrew Olson, Morton Page, Sam Paper, Fred Rasmussen, Lamnert Redelfs, Donold Ross, Hanna Running, Wolf Rutz, Burton Stoddard, E. Yackel, Thos. Zeimetz; 1 contractor, 1 housewife, 1 jeweler, 1 junk dealer, 1 oil station manager, 1 salesman, 1 superintendent.

FESSENDEN—$8,000
Robert Lyness.

FILLMORE—$4,000
Fred Johnson.

FLAXTON—$6,000
Carl Edling, Axel Rawn.

FORDVILLE—$9,000
Louis Runestrand; 1 farmer.

GARDENA—$3,000
Emma Schultz.

GARRISON—$5,000
Ernest Tank.

GLENBURN—$6,000
Howard Gowin, Julia Hutchinson.

GOLDEN VALLEY—$12,000
John Sasse, John Schendler; 1 farmer.

GOLVA—$2,000
Wallace Page.

GRAND FORKS—$228,000
Over 25 Ordinary Claims
Tracy Bangs, Wesley Belzer, George Black (retired), John Dows, George Duis (executive), John Fleming, John Gilbreath (janitor), Charles Gilleland, Henry Hartwich, Adison Hunter (retired banker and farmer), James McCrae, Eliza Moss, Joseph Poupore, Blanche Smith, Thos. Smith, William Stockfeld; 1 retired.

GRANO—$6,000
F. Bryans; 1 grocer.

GREENE—$4,000
John Williams.

HAMPDEN—$9,000
Edward Swarthout.

HANKINSON—$12,000
William Kuehl.

HANNAFORD—$3,000
Anton Gilbertson.

HARVEY—$26,000
Anton Bohn, William Vossberg.

HATTON—$13,000
Albert Foss, John Tobiason; 1 garage owner.

HAVANA—$5,000
Frank Krafka.

HAZEN—$7,000
William Draffehn, Fred Hass.

HEBRON—$16,000
Peter Jung, John Waleri; 1 farmer.

HETTINGER—$8,000
Martin Olson.

HIBBING—$2,000
Nikoloi Kujala.

HILLSBORO—$31,000
Walter Backstrom (lawyer), Otto Sorum (insurance agent); 1 cafe worker.

JAMESTOWN—$106,000
Over 14 Ordinary Claims
Edward Gurski, Martin Hovland (farmer), John Job, Elmer Johnson, Maurice Knudson, James Larkin, Thomas McDonough, James Murphy, Charles Nelson, Benjamin Olson, Sophus Olson, Frank Whidden; 1 salesman.

KENMARE—$13,000
H. Steele.

KINDRED—$4,000
Arthur Trangsrud, Edward Seehafer.

KINTYRE—$5,000
John Beal.

KNOX—$11,000
Engebret Dokken; 1 merchant, 1 postmaster.

KRAMER—$5,000
Earling Evanson.

KREM—$3,000
Adam Guenther.

KULM—$5,000
Henry Bjornson, Sarah Sene.

LAKOTA—$5,000
Alf Thompson.

LA MOURE—$9,000
Marie Dills, Jessie Harke.

LANGDON—$18,000
John Matern, Harry Stewart.

LARIMORE—$11,000
Mena Griffin, Doras Trosen.

LISBON—$14,000
Frances Johnson, Geo. Laugen.

LITCHVILLE—$2,000
Fred McClaflin (farmer).

LOGAN—$3,000
Ira Bush.

MANDAN—$47,000
Ida Henson, Albert Lubke, Roe Percy, Anna Simpson.

MANNING—$3,000
Elmer Bishop.

MANVEL—$2,000
George Jepson.

MARION—$3,000
Pius Elsner.

MARMARTH—$3,000
Andrew Jestness.

MILLARTON—$9,000
Adolph Linke, F. Linke.

MINOT—$151,000
Over 19 Ordinary Claims
Mamie Ball, Henry Engebretson, Alexander Hagenstein, Peter Johnson, John Jones, William McHugh, Harold Rakness, Jay Sharar, Elmer Truax, Ernest Walsh, Mabel Whitted; 1 teacher.

MONANGO—$2,000
Ida Caldwell.

MOTT—$11,000
Ferdinand Miller.

NECHE—$3,000
Louis LaSalle.

NEW ENGLAND—$4,000
Harold Olstad.

NEW SALEM—$4,000
Louis Treute.

OAKES—$14,000
Dean Larson, Charles Schill.

OSNABROCK—$2,000
Clara Fauske.

PLAZA—$5,000
Ole Slind.

REGENT—$9,000
Marian Gion, Fred Wittich.

RHAME—$8,000
Harry Bruce, Mary Fisher.

ROLLA—$4,000
Gust Fagerlund.

ROSS—$3,000
Anton Johnson.

RUGBY—$15,000
Joseph Farnhoff; 1 housekeeper.

RYDER—$10,000
Hans Lunden, Lloyd Officer.

ST. JOHN—$3,000
Herman Sox.

SAN HAVEN—$2,000
Olaf Thorsen.

SARLES—$3,000
Justis Huntly.

SHELDON—$6,000
John Goodman, Geo. Laugen.

LOURIS—$5,000
Edward Garden; 1 hardware merchant.

SPRING BROOK—$3,000
Christie Graichen.

STARKWEATHER—$3,000
Carl Lee.

STRASBURG—$5,000
J. Fischer, Carl Gefreh.

SWEET BRIAR—$2,000
Fred Katzke.

TEMVIK—$3,000
Christian Loebs.

TIOGA—$6,000
Mary Cole, Hans Vinje.

TOWNER—$3,000
Julius Danielson.

VALLEY CITY—$43,000
John Weber; 1 housewife.

VELVA—$4,000
James Reed.

WAHPETON—$40,000
Henry Miller; 1 housewife.

WASHBURN—$21,000
William Beckert.

WATFORD CITY—$9,000
Julius Brummond, G. Jorgenson.

WILDROSE—$3,000
Jacob Norheim.

WILLISTON—$53,000
Ole Helland.

WILTON—$24,000
William Thelan.

WINDSOR—$2,000
Hilda Rolfson.

WISHEK—$8,000
Baldaser Vetter.

KEELAND—$19,000
Wilhelm Kilber.

OHIO

Total Payments in State.....$171,400,000
Rank in Payments.....4th
Rank in Population.....4th
Payments Per Capita.....$25.53

ADA—$34,000
Marshall Close, Paul Motter.

AGOSTA—$5,000
Frank Schaber.

AKRON—$3,610,000
Over 239 Ordinary Claims
Over 598 Industrial Claims
CLAIMS BY AMOUNTS:
3—$25,000 or over
16— 10,000 to 25,000
14— 5,000 to 10,000
34— 3,000 to 5,000
42 —2,000; 30—1,000

Freda Abbott, Charles Adams, Theo Anderson, Josephine Bauch, Harry Bergen, Myrtle Blinn, Elva Burbeck, Cleo Bynum, Max Cohen, Mahlon Cornell, Irene Davies, Chester Dean, Bertha Deselms, Lena Dierke, Charles Diesz, John R. Eckler, Anna Ernyakovics, Gertrude Eurich, Bertha Ewing, Anna Faysash, Herman Ferbstein, Clyde Fouse, Walter Fulton.

Eleanor Gibbs, Peter Goelz, John Hayes, Joseph Hoffman, Chas. Holleman, J. Grant Hyde, Dorothy Ingram, Emil Jeske, Athelaton Jones, Iva Keck, Clarence Lawson, Ben Leiper, Nellie Logan, Anna McCole, Elmer Machan, Anna Miller, Thos. Miller, Howard Moore, Thomas Morris, John Newlun, Arthur Parker, Julia Pero, Delmer Peterson, Geo. Pfarr.

Mike Rapant, Evelyn Richard, John Riley, Alton Robinson, Harold Robinson, Dr. George Rockwell, Lottie Rooks, Wm. Schmidutz, Mark Serfass, Ernest Skidmore, Ruth Slawter, Agnes Smith, John D. Smith, Gustave Steinfeldt, Samuel Steigner, Lewis Stevenson, Earl Suderow, Edgar Swigert.

Jonathan Taylor (lawyer), James Truran, Joseph Ujhazy, Joseph Van Buskirk, Percy Van Horn, Ned Walters, John White, Andrew Whitfield, Gottlieb Wieland, Mary Williams, Sadie Witmer, Weldon Wood.

Additional partial list by occupations:

Carpet layer, dentist, engineer, housewife, jew-

(Continued on next page)

Ohio—Continued

eler, 3 laborers, lawyer, milliner, pressfeeder, 2 proprietors, realtor, 3 retired, 2 rubber workers, 3 salesmen, sheet metal worker, telegraph operator, weigher steel company, undertaker.

Industrial Companies: —No. 1, 117 claims, $33,049; No. 3, 53 claims, $13,420; No. 7, 10 claims, $1,993; No. 8, 71 claims, $13,150; No. 14, 34 claims, $73,795.

ALLIANCE—$647,000

Ellis Borton, John Bowman, Clyde Davis, Ebenezer Davis, Harold Koch, Willis Ramsey; 1 farmer, 1 foreman.

ALVADA—$3,000

Joseph Tiell.

AMELIA—$5,000

Edgar Fiscus.

ARCANUM—$15,000

Calvin Westfall.

ASHLAND—$146,000

Alfred Bartley, Edward Sadler; 1 machine shop foreman.

ASHTABULA—$349,000

Catherine Bolard, Mattie Arkkelini, Loretta Daly, Myrtle Eyer, Gertrude Kalhlanen, Justus Munsell, Charles Randall; 1 farmer.

Industrial Company: No. 14, 125 claims, $31,300.

ATHENS—$215,000

Over 24 Ordinary Claims
Over 306 Industrial Claims.

Arthur Anderson, Wm. Bean, Walter Gadbury, Jessie Kinney, Elmer Massey, David Mathews, Stanley Nelson, Benjamin Rosenberg, Clarence Sanborn, Flora Sands, Edw. Schloss, Delia Shaw, Marvin Swisher, William Waggoner, Irvin Worstell, Lawrence Worstell.

Industrial Company: No. 14, 306 claims, $48,571.

AVON LAKE VILLAGE—$26,000

Steve Telanik; 1 farmer.

BALTIMORE—$33,000

Arthur Johnson, Carrie Miller, Daniel Miller.

BARBERTON—$267,000

Stans Kovacevich, Glendyn Smith; 1 engineer, 1 pipe-fitter.

BARNESVILLE—$46,000

Palmer Dawson, Everett Major, John Nicholes, Gladys Schafer, John Yoss.

BEDFORD—$76,000

Pearl Chamberlain, Isaac Lamport, Mary Waters; 1 factory foreman.

BELLAIRE—$112,000

Charles Hill, Chas. Gavin; 1 justice of peace.

Industrial Company: No. 13, $9,048.

BELLEFONTAINE—$96,000

Wm. Goodwine, Henrietta Rees; 1 coal dealer, 1 physician, 1 salesman.

BELLEVUE—$75,000

Albert Callaghan, Benton Fadely; 1 editor, 1 florist.

BELPRE—$17,000

Edgar Harpold.

BEREA—$60,000

Max Asper, John Matthews.

BERLIN HEIGHTS—$5,000

Clifford Seneff.

BEVERLY—$3,000

Henry Johnson.

BEXLEY—$201,000

Daniel Jones, Elizabeth Rowland.

BLANCHESTER—$19,000

Executive.

BLOOMFIELD—$13,000

Josh Burton.

BLOOMINGBURG—$24,000

Wm. Huffman, Raymond Matthews (farmer).

BOLIVAR—$19,000

George Burris, Ralph Burris.

BOTKINS—$10,000

Harvey Bambauer; 1 farmer.

BOWLING GREEN—$65,000

Wm. Alban, Geo. Fearnside, Ruth Nelson, Walter Robinson, Robert Sears, Mildred Wenig; 1 banker.

BRADFORD—$18,000

Martha Albright, Wilburn Koontz.

BRECKSVILLE—$12,000

John Gasper.

BROOKVILLE—$14,000

Philip Hoffman.

BUCYRUS—$193,000

Over 22 Ordinary Claims

Shirley Assenheimer, Wm. Baker, Francis Boyd, Emanuel Cover, Ruth Hardy, Carl Kraut, Frank Munz, John Ruffener, Claude Sharer, Viola Shumaker, Arthur Veil; 1 sales manager.

BURKHILL—$3,000

Wm. Gamble.

CADIZ—$28,000

George Raynard; 1 storekeeper.

CALEDONIA—$35,000

Homer Timson, Mamie Ulsh.

CAMBRIDGE—$164,000

John Davis, Fred Guggenheim, Christian Lottes, Theodore Weber; 1 dressmaker, 1 retired.

CAMDEN—$13,000

Harry Frazier, Elmer Heim; 1 farmer.

CAMPBELL—$86,000

Olga Fistouris, John Omasta, Cleopatra Patzakis, Mary Tesyk; 1 student.

CANAL FULTON—$30,000

John Dugan, James Finefrock, Henry Gilcher; 1 clerk, 1 salesman, 1 treasurer.

CANAL WINCHESTER—$14,000

John Diley, Eugene Tinklespaugh.

CANFIELD—$24,000

Edward Cadman.

CANTON—$1,585,000

Over 78 Ordinary Claims
Over 351 Industrial Claims
CLAIMS BY AMOUNTS:

1—$25,000 or over
5— 10,000 to 25,000
3— 5,000 to 10,000
10— 3,000 to 5,000
20— 2,000; 39 1,000

John Blend, Sr., Pasquale Bono, Charles Brinkman, Frank Burr, Wm. Cross, Joseph Dudley, Mary Duncan, Lewis Ellinger, Robert Ellison, Elias Flenniken, Mary Gaydos, Otto Gussett, Charles Haney, Audley Housley, Erma Huenergardt, Alta Horn, Michael Kagle, Wm. King, Donald Krug, Catherine Leech, Hazel Ludlam, Chas. Marchbank, Alvin Marks, Detta Miller, Edwin Myers.

Steve Nagy, Adolph Offenburger, Floyd Parker, Walter Phillips, John Pyron, Mary Sheely, Lucy Sober, Wm. Sullivan, David Swab, Florence Tomulet, John Torrence, Wm. Uebelhart (realtor), Peter Vliet, Margie Weber, Richard Yancey; 1 auditor, 1 commissioner, 1 insurance agent, 1 roller in tin mill, 1 retired, 1 surgeon.

Industrial Companies: No. 1, 54 claims, $12,427; No. 3, 51 claims, $16,065; No. 8, 24 claims, $3,505; No. 14, 222 claims, $40,407.

CARDINGTON—$22,000

1 housewife, 1 service man.

CAREY—$29,000

Edgar Kurtz.

CARROLLTON—$27,000

John Miller; 1 dairyman, 1 grocer, 1 retired.

CASTALIA—$3,000

James Coles.

CELINA—$61,000

Charles Bryan, Gertrude Green, Dr. David Richardson, Chas. Ross.

CHAGRIN FALLS—$1,285,000

Wilbert Speice (druggist), Oris Van Sweringen (executive), Mantis J. Van Sweringen (railroad executive).

CHADRON—$45,000

Retired.

CHESAPEAKE—$12,000

Clarence Lyons.

CHILLICOTHE—$210,000

Dale Cunningham, Chas. Evans, Odd McGlothlin, Luella Higby, Amy Hoover, Anna Hutchison, Geo. Ludmann, Wm. Mack, Faye Newland, Daniel Steel, Elmon Terry, Mary Wolf, Harold Wylie, Ernest Young; 1 partner in Seed Co.

CINCINNATI—$17,940,000

Over 712 Ordinary Claims
Over 3222 Industrial Claims
CLAIMS BY AMOUNTS:

2—$500,000 or over
3— 250,000 to 500,000
8— 100,000 to 250,000
8— 50,000 to 100,000
39— 25,000 to 50,000
63— 10,000 to 25,000
73— 5,000 to 10,000
92— 3,000 to 5,000
89— 2,000; 335—1,000

Arthur Adler, Henry Ahlert, Jr., Eugene Allgeyer, Charles Arbogast, John Argis, John Arnold, Frank Ballmann, Fred Bardes, Wm. Barger, Robert Barkman, Lettie Barnett, Harold Barrett, Plenn Bateman, Cletus Batt, George Baum, Anna Bella, Roland Bellstedt, Orian Bennett (attorney), Stephen Bender, Willyleah Berkley, Louis Berlo, Henry Bettman (physician), Raymond Bickerton, Samuel Black, Fred Blockmar, Joseph Blue, Alvin Bodemer, Frederick Brand, Charles Breneman, Anna Brinkman, Edw. Brunhoff, Louis Busemeyer.

Fred Cagle, Leo Calvert, Hester Campbell, Robbert Campbell, Andrew Carnes, Jas. Casey, Dumas Chitwood, Goldie Clancy, John Clark, Joseph Cloud (insurance agent), Henry Cohane, Ebert Colson, Elizabeth Cottingham, Frank Coyle, Lesslie Craig, Jay Crawford, Wm. Culkins, Clyde Cummings.

Philip Dannenfelser, Albert Dean (retired), Geo. Dettmer (merchant), Chas. Dils, Ralph Dolf, Joseph Dovak, Bessie Doyle, Wm. Duchemin, Edward Dunn, Oma Durham, Robert Duscher, Ignez Eibel, Robert Ekstrom, Jacob Emery, Josephine Eveslage, Nick Falce, Henry Feis, Tylor Field, James Fillmore, Howard Fischer, Wm. Flannery, Sallie Flickinger, Edward Forter, Theodore Foster, Roy Frazier, Lawrence French, Wm. Gallup, Wm. George, Stephen Gerrard, Otto Geyer, Charles Gnesda, Henry Goetz, Harry Gordon, Fred Graeser, Dorothy Granger, Frank Gray, John Griffin, Edwin Gustafson.

Joseph Haas, Irene Hamann, Theresa Hans, Francis Haslett, Pearl Harris, Mesach Hartenian, David Hayman, Elizabeth Heider, Charles Heidrick, Henry Heltz, Henry Heizman, Harry Herzog, Henry Henn, Anne Heseltine, Wm. Hessler, August Heuer, Henry Hoffman, Louis Hoffmann, Wm. Holding, Lloyd Hosham, Edwin Howard, John Huetten, John Hudson, Wm. Hughes, Edgar Jackson, Albert Jetter, Clarence Johnson, Sanford Johnson, Paul Joiner.

Nathan Kahn, Wm. Kallschmidt, Ralph Keating, Alice Kennedy, Rose Kerfoot, Joseph Klein, Henry Klugman, Herman Knost, Marie Kraemer, L. Alvin Kreis (attorney), Karl Kretten, Louis Kreis, Wm. Kruse, Louise Kussro, Robert Lahmann, Rolland Leatherman, Basil Lee, Sr., Nate Legg, Thos. Leonard, Jos. Levine, Jennie Linton, David Little, Leo Lowman, Louis Lucas (appraisor), Harry Lyons.

Edward McCormack, Wm. McCracken, Frank McCully, John McLin, Josephine McMullen, Patrick McQuirn, Chas. Mackelfresh, John Macku, Elizabeth manlove, Nova Markley, Magnus Martinson, James Mansfield, John Malley, Alexander Mayer, Anthony Meder, Ellen, Meiners, Helen Meiners, Joseph Metzner, Charles Miller, Geo. Mitchell, Stacy Mitchell, Thos. Moberley, Harry Moore, John Muckerheide, Edwin Munster, Edward Mulford, Lee Myers, Albert Nast, John Nordloh (credit manager), Louise Norman, Frank Norris, Arthur Oehlke, Bernard Olding, James O'Leary, Clarence Osterland.

Wm. Pansing, Charles Painter, George Pellerin, Wm. Peters, Wm. Pott, Fred Pratt, Karl Rau, Jennie Reese, Martha Rettig, Richard Rhoads, David Ricketts, Watkin Riley (chairman of board), Charles Robinson (teacher), Ben Rosenstein, Edward Rosenthal, George Rottert, Arthur Routzong, Louis Roy, Gertrude Ruebusch, Maud Rupp, Patrick Ryan.

Anthony Schatle, Anthony Scheib (executive), Wm. Schmithorst, Joseph Schneider, Rose Schreiber, Melvin Schulz, Eugene Seagley, Frank Shaffer, Emma Sharron, Eugene Sherwood, Joseph Silberberg, Edw. Smith, Harry Smith, Eunice Smongeski, Charles Solomon, Dr. George Spencer, Bertha Stauffer, Fred Stemper, Austin Stewart, Ernst Etierlin, Wm. Struever, John Sullivan, Michael Sullivan (executive), Otto Sumwalt, August Sutter.

Chas. Trueblood, Wm. Turk, Sara Underwood, Edward Van Hart, George Varga, Joseph Verkamp, Susie Vaughn, Henry Von Bargen, Ralph Wagner, Chas. Waldo (Knife Co. president), Bessie Wallace, John Warneke, Rosa Watkins, Edgar Webb, Carrie Weber, Jesse Webster, Wm. Welerich, Abraham Weitzman, Emma Whitaker, Eli Whitesel, George Wilson, Arthur Wilson, Charles Werner, Willie Wilhite, Rudolph Woertz, John Wolff, Anita Yates, Henry Yeiser, Jr., Harry Yockey, Walter De Young.

Additional partial list by occupations: Architect, assistant manager, broker, clerk, cigar merchant, cigar manufacturer, commercial photographer, comptroller, corporation secretary, draftsman, 3 executives, farmer, 4 housewives, insurance agent, lawyer, lithographer, 2 machinists, 2 managers, manager rug department, manager Piano Co., manufacturer, mattress manufacturer, merchant, metal dealer, office manager, paper hanger, 3 physicians, president jewelry firm, professor, proprietor Drill Manufacturing Co., publisher, 4 retired, 4 salesmen, sales manager, secretary Finance Co., shipping clerk, shoe salesman, 2 stenographers, theatrical critic, vice-pres. of laundry.

Industrial Companies: No. 1, 245 claims, $37,313; No. 2, 125 claims, $30,709; No. 3, 571 claims, $114,002; No. 7, 80 claims, $10,320; No. 8, 13 claims, $2,850; No. 14, 2,188 claims, $363,648.

CIRCLEVILLE—$128,000

Bunn Benford, Asa Elsea, Newton Kerns, Albert Krimmel; 1 oil dealer.

CLARINGTON—$4,000

Frank Stauffer.

CLARKSVILLE—$4,000

Mary Van Doren.

CLAYTON—$3,000

Marcia Baker.

CLEVES—$27,000

Roy Resse, Virgil Risdon.

CLEVELAND—$21,405,000

Over 870 Ordinary Claims
Over 2,919 Industrial Claims
CLAIMS BY AMOUNTS:

3—$100,000 or over
16— 50,000 to 100,000
10— 25,000 to 50,000
31— 10,000 to 25,000
56— 5,000 to 10,000
109— 3,000 to 5,000
173— 2,000; 442—1,000

Carl Anderson, John Andes, William Aring, Edna Axford, Herbert Baldwin, Stefan Baranoski, Mary Baranski, Margaret Bartch, George Bartol, Roger Basrak, Wm. Belden, Elizabeth Benning, Francis Bercic, Klara Beregsasy, Max Berger, John Betzenheimer, Wm. Beyer, Sr., Simon Billstein, Wilfred Bishop, Melvin Bodalski, Rose Bohac, Bertha Bond, Adolph Born, Francis Borkowski, Henry Borowsky, Dr. Frank Bowden, Wm. Bowie, Walter Brandt, Joseph Brejska, Ralph Brennan, Philip Brisky, Luke Brock, Matilda Brown, Wm. Brunsdon, Joseph Bub, John Buck, Margaret Budai, Alex Buky, Alex Burak, Albert Burdick, Mary Butler, Perry Byran, Charles Cermak, Charles Challinor, Hermana Chaloupka, Margaret Charman, Stanley Cinowski, Ira Clement, Biagio Coco, Charles Collacott, Thos. Collins, Wm. Condon, Mary Coolligan, Earl Cooney, Walter Cooper, Joseph Cowen, Ed. Crane, Wilber Cunningham, Fred Czerr.

David Davies, Tremaine Davis, Vincent Dempsey, George Dennish, Louis Dingfelder, Lucy Doty, Frank Dougherty, Andrew Drobny, Zuzana Durso, George Dudash, George Eberman, Charles Ebs, Ellen Eggett, George Eiermann, Neil Emly (superintendent of factory), Katherine Endzevich, George Enger, Anna Epstein, Lenore Eyman, John Farley, Lawrence Farley, Henry Farthing, Otto Fathauer, Geo. Fay, Joseph Fecsko, Mary Fedorchak, Frederick Ferguson, Emma Fetterhoff, Chas. Finn, Michael Firtha, Joseph Fischer, Jack Flanagan, Ross Fontecilla, John Forney, Charles Fox, George Frack, John Francis, George Frantz, Abram Frear, Karl Gaffner, Edith Garrett, Karl Gegenheimer, Wm. Gibbons, Albert Gill, Bliss Gilmore, Dave Goffman, Joseph Goldstein, Joseph Gombos, Joseph Good, Martha Gordon, Alexander Gosiewski, Earl Greenbaum, Helen Greene, Samuel Greene, Ane Gustincic.

Peter Haas, Alexsis Hamburger, Marcus Hanna, Neville Harris, Francis Hart, Samuel Hartman, Lillian Hayes, Joseph Hlavin, Earl Hoff, Mihlay Holajter, Wm. Hollingsworth, S. Robert Hoover, Oliver Houser, John Hoszpodar, George Hrehov, Claire Hylant, John Ibos, Jozef Iwan, Earl Jackson, Thomas Jacque, Andrew Jadlowsky, Edward Jambor, Wm. Jewitt, John Johnson, A. Robert Johnson, Mary Jzymska, Frank Kaminski, John Kamocsy, Fanny Kaufmann, Wm. Keim, Harold Kelly, Walter Kennedy, Steve Kerekes, John Kilbane, Janet Kilmer, Fred King, Adolph Klein, Ignatz Klein, Sam Klein, Mary Kluyber, Ralph Koch, Fannie Koehler, Frank Kolis, Steve Komarik, Merl Korka, Anton Kotkowski, Catherine Krajec, Edward Krause, Joe Kraus, Frances Kristof, Harry Kroeger, Frederick Krueger, Frank Krzykowski, Victor Kunsch, Susie Kvetko.

John Lacey, John Laczko, Wm. Landgrebe, (physician), Joseph Lash, Mary Leigh, Joseph Leutner, Irene Leppla, Wm. L'Estrange, Sr., Albert Levy, Alfred Lindus, James Loucks, Albert Lowe, James McClelland, Mary McLaughlin, Elbridge McOmber, Wm. S. Macomber, John Malone, Paul Marcinko, Sophie Marinko, Charles Markell (head chemist), Jozsef Marozsau, Harry Marple, Ben Marx, Frances Mason, Maud Masterson, Sylvester Mathias, Patrick Masterson, Charles Melbourne, Charles Meng, Henry Mengay, Clarence Mercer, John Metzger, John Mey, John Michalski, Katie Miezin, Anna Mikitich, Kenneth Miles, Paul Miller, Jaro Mlckovsky, Thomas Mooney, Thomas Mooney, Walter Moore, Patrick Moran, Francis Morison (advertiser), Wm. Morrison, Wojcziech Mraczka, Rudolph Mrak, Victor Mueller, Bertha Mulcahy, James Mulcahy, Peter Mulyar, Irene Munck, Norman Myers, Wm. Nedela, Frank Neff, Carl Neiner, Edward Nemitz, Armon Neville, Frances Novak, Edward Novotny, James Nugent, Frank O'Donnell, Daniel O'Grady, Stephen Olexo, James O'Laughlin, Lauretta O'Neill, Harry O'Rourke, Edmund Orzechowski, F. Buchanan Owen (president of insurance agency), Edward Parsch, Herman Paster, Adam Pavilonis, Abraham Peletz, Augustus Penate, Nicholas Peters, Martha Pieper, Alfred Piquet, Bartol Pofe, John Popek, Frank Potter, Edythe Powell, Hanna Powers, Fred Prestien, Yaro Prevost, Frank Purdy.

Gust Quade, George Quiggan, Midhael Rastatter, George Ratajczak, Joe Reddin, Robert Reed, Wm. Reschke, Wm. Ribbeck, Frank Ridarcxik, Charles Rosebery, Peter Rosenfelder, Borbala Rosko, Alfred Salanitro, Albert Sanow, Joseph Saxan, Rudolph Schenkel, Wm. Schlesinger, Florence Schmieler, Ernest Schuster, Mary Schuster, Louis Schriohte, Edward Sehrt, John Severance, Anna Senvatka, Wm. Shannon, Louis Shero, Mary Siffin, Louis Silver, Russell Simcox, Minnie Simon, Edward Skowronski, Joseph Slater, Nellie Smith, John Somsak, Howard Sperry, Fred Spitzig, Minnie Spitzig, Louis Spreitzer, Anton Springer, Antonina Springer, Wm. Starling, John Stenger, Mary Stirling, Jack Strunk, Brian Stucker, David Stuhr, Mike Szepessy, Jelena Szymanski, Wm. Theobald, Andrew Thoman, Ira Thompson, Mary Tracz, Leonard Tremliesky, John Troesch, Bertha Troppens, Edward Tutty, Neil Tyler.

Kate Unger, Margit Urban, Michael Vargo, John Veres, Anni Vojeek, Dorothy Walken, Katherine Wapensky, Szozepan Wasulowoki, Michael Weber, Adolph Weinberg, Charles Wendorff, Maximillian Wetzel, Frank Weyer, Fred White (manufacturer), John White, Oscar Wild, Bryon Willard, Frank Wisniewski, Reinhold Wlotzka, Theodore Wojciechowski, Luther Wood, Andrew Zabijak, Anna Zuzindlak, Herman Zwatzl.

Additional partial list by occupations: 3 attorneys, auto salesman, bookkeeper, bottler, builder, butcher, 3 carpenters, car inspector, 2 cigar merchants, 2 clerks, collector, college professor, commercial engineer, contractor, cook, court clerk, custodian, dentist, dress manufacturer, druggist, dry goods merchant, 2 engineers, 2 executives, executive of lunch corp., executor, florist, foreman, fruit dealer, haberdasher, hardware merchant, housekeeper, 4 housewives, ice dealer, inspector, insurance salesman, 2 jewelers, machinist, manager, manufacturer, milk driver, 2 moulders, newspaper editor, paper hanger, pattern maker, 3 psysicians, plumber, plumbing contractor, police sergeant, president building corp., realtor, 5 retired, retired advertising salesman, retired butcher, retired carpenter, retired clothier, retired dress manufatcurer, retired dry goods merchant, retired manufacturer, retired junk dealer, sales manager, 4 salesmen, school bus guard, scrap iron dealer, sheet metal contractor, sign painter, student, teacher, 2 tailors, undertaker.

Industrial Companies: No. 1, 166 claims, $26,770; No. 2, 115 claims, $40,135; No. 3, 921 claims, $252,067; No. 7, 58 claims, $9,021; No. 8, 322 claims, $71,078; No. 13, $27,855; No. 14, 1,301 claims, $272,661; No. 16, 36 claims, $7,395.

(Continued on next page)

BANKER OBSERVES BENEFITS . . .

"Every good banker is a friend to the institution of life insurance.

"For many years, we have seen the great benefits accrue to policyholders not only from a standpoint of providing a safe place for their savings, but also as a protection to their business and family.

"The life insurance companies of the United States have, during the past depression, provided a great bulwark of safety to the nation."—R. C. Kemper, president, City National Bank & Trust Co. of Kansas City, Mo.

Names in each town are only a partial list of claims paid during 1937.

Ohio—Continued

CLEVELAND HEIGHTS—$1,665,000
Over 56 Ordinary Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
5— 50,000 to 100,000
6— 25,000 to 50,000
12— 10,000 to 25,000
9— 5,000 to 10,000
12— 3,000 to 5,000
3— 2,000; 8—1,000

Harriett Apple, Morris Burke, Henry Finstein (executive), Ira Finneran, Samuel Firestone, Adolph Gaehr (executive), William Jeavons, Daniel Kirby, William Richmond, Leo Stone, Frank Van Dellen, Luther Weidlein (executive), Sidney Wener, Ernest Whittemore (executive), D. Clyde Young; 1 attorney, 1 coal salesman, 1 manufacturer, 1 retired dress manufacturer, 1 retired, 1 superintendent The American Cigar Co.

CLOVERDALE—$14,000
Prael M. Combe, Louis Knoepfle; 1 merchant.

CLYDE—$45,000
Charles Cowgill.

COLUMBIANA—$34,000
Harry Lytle (salesman); 1 farmer.

COLUMBUS—$8,310,000
Over 494 Ordinary Claims
Over 1,253 Industrial Claims
CLAIMS BY AMOUNTS:
3—$100,000 or over
1— 50,000 to 100,000
9— 25,000 to 50,000
35— 10,000 to 25,000
41— 5,000 to 10,000
70— 3,000 to 5,000
115— 2,000; 220—1,000

Hugh Addison, Frank Allen, Bertha Baker, Charles Basore, Carl Beck, Homer Bowser, Walter Boyle, Grace Brammer, Ulysses Brandt, David Bright, Charles Brown (retired), Fred Bulkeley, William Campbell, Frederick Clark, George Cole, Charles Collins, Nekolaos Coumantarakis, Rose Cox, Jane Crawford, Bessie Cummins, David Davies, Edward Davis, Oliver Davis, Earl Deardorff, Thomas Devore, Edward Doelker, Oscar Dorton, Ruth Downing, John Ebner, Ella Essman, William Evans, Charles Extine, Wilson Ferguson, Edwin Fickel, Floyd Fisher, Frederick Fite, Ralph Foerster, Carl Faust (C. & O. brakeman), Walter Frank (retired), Mack Gardner, Lester Gaylord, Stella Gibson, John Gifford, Joseph Goldberg, Charles Gotterdam, William Gumble, Max Gundersheimer, Chauncey Halterman (accountant, Tax Commission of Ohio), Ben Havemann, Loamy Heater, Emilie Heid, Thomas Hodges, Prentise Holloway, John Horch, Samuel Hoskins, Emil Hoster, Charles Huber.

Otto Ignatze, Henry Isaly, Edith Jones, Otto Jost, Herman Kauffman, Glenn Kelly, Margaret Kelly, Charles Kendall, Van Kiner, Vonora Kleinline, Florence Latham, Donald LeDiard, Delbert Love, Estelle Lowery, Emil Lundgren, Michael McEneany, William McEwan, Charles McGiffin, William McGuire, Frank McKee, Russell Maffit, Fred Mateer, Otto Mellen, William Method, John Metzger, Alice Murphy, Henry Musselman, Joy Myers, William Neuman, Leo Papier, George Parson, Max Polster, Oscar Pope, John Poste, Bernard Postle, Charles Price, George Ralph, Charles Ramsdell, Anthony Rappold, Walter Reiser, Augustus Riddlebaugh, Ross Rigdon, Frederick Rogers, Henry Romer, Leroy Rose, Frank Ruth, Angelo Salvadore, Andrew Schodorf, Frederick Schulz, Joseph Shearer, Walter Shepard, Sydney Smith, Hugh Stephens, Frank Stoffel, Minnie Stoneburner, William Stracke, Edward Stuber, George Suck.

Clement Taylor, George Tharp, Oscar Tope, John Turner, John Ury, Anna Walsh, Stephen Warner, Alwin Weigel, Lucille Westinghouse, William Wetsel, Walter Wiatt, Roderick Willcox, Stephen Wilson, Wilbur Winchester, James Worrell, John Wyatt, Chia Yenkin, Gershon Yenkin.

Additional partial list by occupations: Agent, 2 auditors, 5 executives, 2 farmers, housekeeper, housewife, inspector, insurance agent, plasterer, postmaster, railroad foreman, 5 retired, 2 salesmen, teacher, transportation manager.

Industrial Companies: No. 1, 103 claims, $17,809; No. 2, 103 claims, $25,271; No. 3, 67 claims, $17,670; No. 7, 10 claims, $2,420; No. 8, 84 claims, $18,401; No. 13, $10,110; No. 14, 876 claims $145,504.

CONNEAUT—$128,000
Robert Cummins, Clarence Hicks, Nickolai Nastelin, James Phillips, Amanda Suttles; 1 locomotive engineer.

CORNING—$16,000
William Wilson.

CORTLAND—$8,000
Eva Swick.

COSHOCTON—$115,000
D. Cone, Mathew McConnell (farmer); 1 cement contractor, 1 estimator.

CRESTLINE—$15,000
Esther Smith.

CRESTON—$8,000
James Mowrer.

CUMBERLAND—$24,000
Leon Claypool; 1 farmer.

CURTICE—$4,000
Alice Cousino, Michael Cousino.

CUSTAR—$20,000
Henry Durliat, Walter Mannhart.

CUYAHOGA FALLS—$131,000
Charles Brenner, Harry Roethig; 2 housewives.

CUYAHOGA HEIGHTS—$8,000
Irma Nobili.

DALTON—$20,000
Physician.

DAYTON—$4,180,000
Over 200 Ordinary Claims
Over 775 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
5— 50,000 to 100,000
7— 25,000 to 50,000
17— 10,000 to 25,000
15— 5,000 to 10,000
20— 3,000 to 5,000
27— 2,000; 108—1,000

Rev. Timothy Bailey, Ora Barnes, William Beatty, Ora Brombaugh, Donald Brinkley, Anna Butler, Ezra Cassell (dentist), Edward Clark, Richard Coleman, John Cotterman, Russell Deem, Lovisa Denlinger, Sidney Eckley, John Ehrensberger, Harold Freeze, Louis Hass, Theodore Hollenkamp, Glenn Johns, Catherine Johnson, John Kauffman, Tyree Kidder, Daniel Kingsley, Carl Knaul, Fred Korte, Henry Langenberg (salesman), Elmer Leroy, Dan McFadden, Matthew Mackmull, Julia Mencsik, William Noyes, J. O'Brien, Earl Overly, John Perry, James Poole, Dorothy Riggin, Oscar Robbins, Walter Ross, William Roth, Jonathan Rudisill, William Ryan, Raymond Schamel, Edwin Scheiber, Charles Seybold (retired), Edward Smith, Ethel Schmitt, Howard Smith, Dora Staeuble, Florence Tucker, Sara Tuttle, Joseph Viz, Charles Ward, Edward Weaver, Thelma Welch, John Willman, William Wolf, George Zavakos.

Additional partial list by occupations: Attorney, dentist, 3 executives, 2 housewives, motorman, organist, pension examiner, retail merchant, 2 retired, salesman, 2 sales managers.

Industrial Companies: No. 1, 145 claims, $28,319; No. 3, 118 claims, $28,731; No. 7, 21 claims, $3,409; No. 8, 28 claims, $4,480; No. 14, 463 claims, $79,648.

DEFIANCE—$106,000
Charles Fahrer (restaurateur), Leo Scharf, Loyd Wade, George Wohn.

DELAWARE—$185,000
Locksley Abbot, Willard Evans, Leroy Kelley, George Plickebaum, Clarence Stricklin, Charles Tuller; 1 pensioner, 2 retired.

DELPHOS—$65,000
John Bonifas.

DESHLER—$18,000
Andrew Buller.

DEXTER CITY—$4,000
Otto Dillehay.

DIAMOND—$3,000
Thomas Lewis.

DOVER—$95,000
John Buehler, Henry Dickerson, Mary Haas, George Miller, Charles Morton, Charles Schafer, Elias Wenger; 1 laborer, 1 telegrapher.

DOYLESTOWN—$16,000
Metta Bieri.

EAST CANTON—$14,000
James Prelog.

EAST CLEVELAND—$390,000
Leo Freedman, Elaine Fritzges; 1 salesman, 1 secretary.

MEANT MUCH TO PEOPLE

In commenting upon the life insurance payments in Ohio, Governor Martin L. Davey said:

"A large number of our citizens either 'die too soon or live too long.' He who is wise enough to adequately invest in life insurance and to unswervingly keep it in force is wise indeed, for he will then be assured that come what may, his loved ones will be protected in case he 'dies too soon,' and he will reap the reward of his thrift should he 'live too long,' i. e., live beyond the time when he can earn his livelihood, in which case he may 'carry on' by using the cash values which he has accumulated year by year in his policies.

"Then, too, in a broader sense, he benefits society as a whole by his foresight. His premiums in part are being invested in state, municipal, federal, public utility and railway bonds, and in loans to build homes, improve farms and in the erection of commercial buildings, thus improving the whole economic structure.

"The investor in life insurance is reducing the relief load by putting aside part of his earnings during the productive years of his life to be used in the dark days of depression which seems to be inevitable.

"The total paid to living policyholders and to beneficiaries of deceased policyholders in Ohio during 1936 was $171,400,000, truly a great contribution to the welfare and happiness of those who 'died too soon' and a great comfort to those who 'lived too long.'

"It is hardly necessary to point out what this sum of money has meant to the welfare of our people. For many years I have held to the belief that life insurance offers one of the most sound investments available. I believe in it thoroughly, and I am pleased that my belief is substantiated by the record."

EAST FULTONHAM—$5,000
Frank Harmon.

EAST LIVERPOOL—$358,000
Ellsworth Boice, Thomas Canne, James Cannon, Mary Gay, Robert Hutson, Mary Leonard, A. McCain, John McIntosh, Robert Marshall, Charles Vervin; 1 salesman.

Industrial Company: No. 1, 167 claims, $34,523.

EAST PALESTINE—$73,000
Fred Van Dyke; 1 merchant, 1 restaurateur.

EAST TOLEDO—$16,000
LaVon Brown, Emil Wolff.

EATON—$47,000
George Fortney.

EDGERTON—$8,000
Joseph Eyman.

EDISON—$5,000
George Baird.

EDON—$4,000
John Stark.

ELMORE—$13,000
1 housekeeper, 1 salesman.

ELYRIA—$325,000
Frank Alspaugh, Charles Birkline, Carle Byers (clerk), Charles Hunger, Kenneth Jenson, Michatel Miller, Harry Newton (purchasing agent), Glade Thomas, Birdie White, William Wilmot; 1 dealer, 1 farm manager, 1 housewife, 1 salesman.

ENGLEWOOD—$25,000
Insurance salesman.

EUCLID—$98,000
Clark Hart (retired), Otto Lutz, Donald Madison; 1 contractor.

FAIRFIELD—$37,000
Hez McClellan, John Stewart.

FAIRPORT—$41,000
William Kish.

FAIRVIEW—$36,000
Fred Shepherd.

FAIRVIEW VILLAGE—$5,000
Elizabeth Fristoe.

FARMERSVILLE—$10,000
Stenographer & bookkeeper.

FELICITY—$6,000
Silsby Bagby, Maggie Gregg.

FINDLAY—$230,000
Henry Fisher, John Huntington, Welles Newton.

FLEMING—$5,000
Ralph Anderson.

FORT RECOVERY—$7,000
Irma Homan.

FOSTORIA—$185,000
Over 18 Ordinary Claims
Over 182 Industrial Claims
Eugenia Bartsch, Oscar Byerly, John Doty, Ellen Emerine, Julia LeVier, William Muchmore, Samuel Noel, Gerald Notestine, Ralph Orwig, Oliver Presler, John Sielschott, Charles Sterrett, William Swartz.

Industrial Company: No. 14, 182 claims, $28,128.

FRANKLIN—$75,000
William Anderson, Harold MacBenge.

FREDERICKTOWN—$16,000
Mary Conn-Cook.

FREEDOM STATION—$3,000
Thomas Bramer

FREEPORT—5,000
Howard Bond.

FREMONT—$147,000
Cloyd Carter, Thomas Childs, Richard Clark, Edward Engler, Mary Hughes, Martha Pritchard, James Stephenson; 1 retired, 1 teacher.

FRESNO—$5,000
Charles Wentz.

GAHANNA—$5,000
Wilton Fisher; 1 proprietor.

GALENA—$3,000
Lydia Nettleton.

GALION—$85,000
Harold Cheny, William Guinther, John Shumaker, John Stoller.

GALLIPOLIS—$81,000
Chancellor Baxter, John Kerr, C. Scarberry.

GARFIELD HEIGHTS—$90,000
Robert Miller.

GENEVA—$145,000
William Delahan, Robert Matthews; 1 housewife, 1 osteopath.

GERMANO—$3,000
Laura Burrier.

GIRARD—$68,000
Maria Hantula, Fred Korth; printing salesman.

GLANDORF—$4,000
Fred Ellerbrock.

GNADENHUTTEN—$6,000
Alonzo Hiller.

GRAFTON—$3,000
Mack Glowski.

GRANVILLE—$20,000
Edward Smoots.

GRATIS—$3,000
Charles Thomas.

GRAYTOWN—$5,000
William Butzin, Lawrence Seifke.

GREEN CAMP—$8,000
Frank Bricker.

GREENFIELD—$180,000
William Barr, Lowell Brown, John Harps.

GREENVILLE—$80,000
Frances Ford, Edward Wright; 1 farmer.

GREENWICH—$11,000
Rev. William Detling, Charles Willett.

GROVE CITY—$37,000
Frank Wright; 1 carpenter.

GROVEPORT—$9,000
Leroy Miller, George Schwenke.

HAMILTON—$757,000
Over 48 Ordinary Claims
Over 196 Industrial Claims
John Arnold, Joseph Berbrick, Fred Brown, Hattie Hafner, James Holmes, Stella Hoskins, Rupert Johnson, Delbert Keltner, Clement McFall, Louis Nardine, Mary Rafferty, Charlie Richey, Charles Rumpler, Robert Stahlheber, Frank Traber, Willard Turner (clerk), Edward Wiegand; 1 bank cashier, 1 teacher.

Industrial Co. No. 14, 196 claims, $38,626.

HAMLER—$4,000
Donald Benien.

HANNIBAL—$4,000
William Dietrich.

HARRISON—$16,000
R. Rockefeller.

HARTFORD—$5,000
Carl Parkhurst.

HASKINS—$5,000
Edgar Limmer.

HIGGINSPORT—$3,000
Edgar Heizer.

HILLIARDS—$5,000
Ivor Hommon.

HILLSBORO—$95,000
Loren Hicks; 1 manager.

HOMERSVILLE—$5,000
Marion Arnold.

HOUSTON—$3,000
John McMaster.

HUNTSVILLE—$10,000
Forest Brackney, Harley Hawver.

HURON—$23,000
Jacob Beckloff, Carl Westcott; 1 nurse.

INDEPENDENCE—$135,000
Mark Hanna (retired).

IRA—$4,000
James Sheppard.

IRONTON—$195,000
Harry Long; 1 civil engineer, 1 foreman, 1 enamel worker, 1 retired.

JACKSON—$85,000
Charles Brunton, Edward Crossland, Daniel Evans, Warren McCoy, Harry Scott.

JAMESTOWN—$14,000
John Jenks, Paul Lillich; 1 fruit farmer.

JEFFERSONVILLE—$9,000
Samuel Allen (farmer); 1 farmer.

JEROMESVILLE—$11,000
Arthur Becker, Earl Kopp, Merrill Scott; 1 farmer.

JOHNSTOWN—$10,000
George Kirts, Fred Tippett.

JUNCTION CITY—$4,000
Trafford Stevenson.

JUSTUS—$4,000
Beatrice Stuck.

KENT—$95,000
George Getz, Emmert Woodhouse.

KENTON—$85,000
John Ditman, Vesta Gebert, Hazel Kohler.

KINGSVILLE—$3,000
Clarence Clark.

KINSMAN—$14,000
Elmer Reeder; 1 housewife.

LAFERTY—$3,000
Dr. Willard Allison.

LAKEWOOD—$890,000
Over 91 Ordinary Claims
CLAIMS BY AMOUNTS:
2—$25,000 or over
7— 10,000 to 25,000
12— 5,000 to 10,000
22— 3,000 to 5,000
15— 2,000; 33—1,000

Charles Angell, Willard Berwick, Lawrence Bowden, Karl Brigham, Holland Browne, Patrick Crowe, Jack Flanagan, Leon Gove, Frank Hancock, John Hazard (general agent, Jersey Central & Reading Co. R. R.), Roy Jaite (supt., Cement Bags Manufacturing Co.), John Kirk, James Paisley (coal dealer), Florence Polivka, Cassius Stoltz, Roy Voelker, Frank Weet, Clarence Wille; 1 meat salesman, 1 officer on Lake Steamer, 1 plumber, 1 retired, 1 secretary, 1 watchman.

LANCASTER—$220,000
Timothy Blankenship, Charles Miller, Ila Price, William Shafer, James Tarr, Joseph Williams, Harry Wine; 1 automobile dealer, 1 painter.

Industrial Co. No. 14, 134 claims, $25,724.

LEBANON—$120,000
Firman Corwin, Harry Hamilton, Firman King, William Markee.

LEIPSIC—$15,000
Thomas Kelly.

LEROY—$34,000
Ralph Turner (office manager); 1 manager.

LEWISTOWN—$3,000
Ernest Uptigraph.

LILLEY CHAPEL—$3,000
Carse Cunningham.

LIMA—$795,000
Over 45 Ordinary Claims
Over 280 Industrial Claims
Grace Atkinson, Lillian Bowman, Richard Colwell, Marie Eckhart, Thomas Ewing, Ben Eyink, Alexander Finckh, Cornelius Flynn, Thomas Flynn, Ward Frazier, Mary Karcher, William Markley, Joan Nesbitt, Antoinette Sealts, Clyde Stettler, Lucile Tyler, Leon Walters, Clara Whitmore; 1 bookkeeper, 1 carpenter, 1 executive, 1 general manager Steel Co., 1 retired.

Industrial Co. No. 14, 280 claims, $49,179.

LISBON—$130,000
Ross Firestone.

LODI—$12,000
Walter Lowry.

LOGAN—$57,000
Common pleas judge.

LONDON—$55,000
Florence Naughton, Bert Roberts, Harriet Shields.

LORAIN—$405,000
Irene Brown, Carl Carlson (lake captain),

(Continued on next page)

Ohio—Continued

Velma Gariss, Max Kurlander, Joseph McGuire, John Magyar, Edward Novotny, Harry Weiler, George Wright; 1 contractor, 1 shoe dealer.

Industrial Co. No. 8, 21 claims, $4,166.

LOUDONVILLE—$37,000

Joseph Brumby, Thomas Frasher, Eunice Martin; 1 housekeeper.

LOUISVILLE—$35,000

John Brower, John Furmey, Homer Haidet.

LUCKEY—$3,000

Noble Ruch.

LYNDHURST—$25,000

Stephen Hussey, Marie Raney.

McCOMB—$9,000

James Harris.

McGUFFEY—$4,000

Glen Buller.

MADISON—$8,000

Jacob Wolf.

MALTA—$9,000

James Barlow (grocer).

MANSFIELD—$389,000

Over 40 Ordinary Claims
Over 227 Industrial Claims

Edwin Bacon, Charles Bates, Arthur Buck, Dorothy Burnison, John Cox, Charles Fensch, Nettie Gantz, Edward Gilbert, Patrick Maguire, Howard Masters, Howard Oster, Chester Pealer, Hile Radabaugh, Paul Riter, Raymond Russell, Mark Scott (foreman, Candy Factory), Delno Shafer, James Shaw, Joab Tattershall, Byrd Whittridge; 1 agent, 1 executive, 1 physician, 1 retired.

Industrial Co. No. 14, 227 claims, $49,622.

MANTUA—$9,000

Otto John; 1 foreman.

MAPLE HEIGHTS—$44,000

Clarence Menary.

MARIA STEIN—$4,000

Agnes Kremer.

MARIETTA—$173,000

Frederick Brucher, Louis Carver, Doyle Layman, Hattie Strachan.

MARION—$451,000

Over 47 Ordinary Claims
Over 166 Industrial Claims

Meriam Christ, Amos Conrad, Charles Cram, Henry Baum, Frederick Duerr, George Fetter, Jacob Freshwater, Harry Gill, Patrick Hanegan, Orpha Klingel, Theron Konkle, Salo Morton, Lorin Myers, William Rapp, Lena Thatcher, Charles Trickey, Jesse Underwood, George Waddel, John Wickness; 1 mechanic, 1 retired.

Industrial Co. No. 14, No. 14, 166 claims, $25,810.

MARSHALLVILLE—$5,000

Rollie Fox.

MARTINS FERRY—$136,000

Myron Cole, Herbert Philo; 1 township trustee.

MARYSVILLE—$57,000

John Huber, Andrew McLean, John Schalip, Pearl Tossey.

MASON—$35,000

Joseph Bahr; 1 butcher, 1 housewife, 1 student.

MASSILLON—$287,000

Over 31 Ordinary Claims

Frank Bocinec, Laverne Brenner, Edwin Cormany, William Fischer, John Friedrich, Raymond Hickok, Elizabeth Mills, George Schrock, Charles Slicker, Milo Stoner, David Williams, Conrad Wiskofske.

MAUMEE—$46,000

Francis Owen, Marie Smith.

MEDINA—$36,000

Henry Reutter.

MIAMIVILLE—$5,000

Burge Tilton.

MIDDLEFIELD—$4,000

Edra Ross.

MIDDLETOWN—$422,000

Over 31 Ordinary Claims
Over 314 Industrial Claims

Flora Banker, Anna Bates, Mamie Brooks, Mary Brown, Ruth Chapman, Etta Driest, Lois Geran, Harry Gross, Emma Haddix, Sylvia Hawkins, Everett Long, John Love, Ralph Nock, Elmer Propps, Bethel Pruitt, Frank Smith, Rex Snook, Walter Weber, Charles Willis; 1 clerk, 1 farmer, 1 insurance agent.

Industrial Co. No. 14, 314 claims, $67,097.

MILBURY—$3,000

Martha Knudson.

MILFORD—$36,000

Miles Jackson.

MILLERSBURG—$31,000

Harry Clark, Ralph Ducommun.

MINERVA—$33,000

George Miller, Sanford Leyda; 1 farmer.

MINGO JUNCTION—$45,000

Clarence Gourley.

MINSTER—$24,000

Frank Heitkamp, Leroy Rulmann, Frank Wacker.

MONTPELIER—$35,000

Roy Boone, Jesse Carr.

MOUNT GILEAD—$17,000

Ray Hair, Lillian James.

MOUNT HEALTHY—$67,000

John Sorn, Floyd Wilson.

MOUNT VERNON—$161,000

William Appleton, Sheridan Dowds, Alexander McCallister, Earle McKay, Hattie Oberholtzer, Oscar Ransom, McKendree Stephens; 1 dentist.

NAPOLEON—$45,000

1 Postmaster, 1 retired.

NAVARRE—$14,000

Frank Long.

NELSONVILLE—$54,000

William Gibson, Clarence Holmes, Lillian McKee.

NEVADA—$7,000

LeMoyne Davidson.

NEWARK—$415,000

Over 31 Ordinary Claims
Over 37 Industrial Claims

Tom Arnold, Thomas Baxter, Anna Birmingham, Alice Bounds, Amos Claggett, Agnes Gormis, George Graeser, Charles Long, Elmer Moore, Edward Pound, Arthur Sudduth, Martha Wolfe; 1 advertising agent, 1 government concrete inspector, 1 mail clerk, 1 painter, 2 surgeons.

Industrial Co. No. 8, 37 claims, $8,789.

NEW BREMEN—$56,000

Gerhard Berning, Lula Geib, William Koeper, Bertha Meckstroth, Ferd Shafer; 1 mechanic.

NEWCOMERSTOWN—$41,000

William Chance, Frank Corbit, Floyd Norris.

NEW CONCORD—$9,000

Elmer Shepler.

NEW DOVER—$3,000

Pearl Tossey.

NEW LEXINGTON—$46,000

Frank Randolph; 1 retired.

NEW LONDON—$21,000

John Hines.

NEW PHILADELPHIA—$86,000

Alfred Aston, Charles Goudy.

NEWTON FALLS—$35,000

Hamilton Morten.

NEWTOWN—$15,000

Pascal Voiers.

NEW WASHINGTON—$12,000

Carl Fisher, Frank Reynolds.

NILES—$120,000

Otto Krieger; 1 retired letter carrier.

NORTH BALTIMORE—$25,000

1 cigar manufacturer, 1 housewife.

NORTH BLOOMFIELD—$5,000

John Boris.

NORTH CANTON—$36,000

Eugene Frank.

NORTH LIMA—$5,000

Edward McGinnis.

NORTH OLMSTEAD—$29,000

James Murdoch.

NORWALK—$114,000

Glen Wilcox; 1 banker.

NORWOOD—$670,000

Over 55 Ordinary Claims.
Over 642 Industrial Claims

John Adams, Harry Applegate, Charles Coffman, Daniel Delaney, Henry Dornette, George Gonding, Adam Hoerring, Jesse Horton, Dorothy Johnson, Emma Karle, William Kirchner, Henry Liebel, Catherine Moore, Joseph Purpura, Sherman Richards, Max Schoor, John Slone, Marguerite Smith, Vincent Stelzer, Helen Sylvester; 1 accountant, 2 housewives, 1 inspector Automobile Factory, 1 mechanical engineer, 1 pressman Card Co.

Industrial Co. No. 14, 642 claims, $99,554.

OAK HARBOR—$18,000

Harold Beier; 1 baker.

OBERLIN—$83,000

Szabo Andras, Arthur Wangerien (farmer).

OHIO CITY—$11,000

Elizabeth Harker, Stella Standiford, Nancy Straw, Jesse Tickle.

ORRVILLE—$57,000

Clara Eshlemen, Clarence Royer, Irvin Swinehart.

OSBORN—$53,000

Emery Boggs, Walter Groner (superintendent), Elmer Kline; 1 realtor.

RELIEVES ASSURED'S ANXIETY . . .

"The value of life insurance is so generally recognized that it would seem next to impossible to say anything that would add to its appreciation.

"Life insurance is protection for the insured as well as the beneficiaries. For among other things it protects the insured from anxiety and concern as to what will happen to his dependents when he is gone. And in that important respect, one's enjoyment of life insurance begins the moment the policy is written."—W. P. Kenney, president, Great Northern Railway Company.

OTTAWA—$36,000

Guy Kersh, Louis Kleman.

OTWAY—$27,000

John Gordon; 1 physician.

OXFORD—$39,000

William Johnson (lumberman).

PAINESVILLE—$116,000

Ida Bitzer, Jewel Detzel, George Draper, Viola Kinnunen.

PARIS—$5,000

William Sefert.

PARMA—$94,000

Frank Swantek; 1 contractor, 1 statistician.

PATASKALA—$4,000

Byron Innis.

PEEBLES—$13,000

W. Campbell.

PENINSULA—$5,000

Pauline McDougall.

PIQUA—$185,000

James Fogt, Dosha Grander, Major Sharp; 1 executive, 1 farmer, 1 pattern maker, 1 postal clerk.

Industrial Co. No. 4, 125 claims, $17,322.

PLAIN CITY—$18,000

James Bowers, Walter Schoby.

PLEASANT HILL—$4,000

Clarence Warner.

POLAND—$8,000

Robert Blair.

POMEROY—$36,000

S. Haskins.

PORT CLINTON—$43,000

1 Physician, 1 retired.

PORTLAND—$3,000

Charles Bryan.

PORTSMOUTH—$667,000

Over 63 Ordinary Claims
Over 484 Industrial Claims

CLAIMS BY AMOUNTS:

1—$50,000 or over
1— 25,000 to 50,000
1— 10,000 to 25,000
4— 5,000 to 10,000
5— 3,000 to 5,000
8— 2,000; 43—1,000

Buck Allen, Howard Bartram, Ernest Bennett, James Brown, Elcy Call, Alvin Colburn, Felix Collignon, Charlotte Emrick, Fonso Farley, Margaret Haley, Anna Hall, Mary Hawerton, Dorothy Higgins, Charles Horr, Arthur Hudson, Ezra Jenkins, Clarence Keller, David Kuhner, Robert Learch, Moses Lehman, Effie Lewis, William Mittendorf, Joseph Mundhenk, Hildred Music, Karl Poetker, Columbus Runyon, Emma Sartin, Alma Sayre, Edward Servey, Margaret Sommer, Lee Sowers, Elizabeth Stir, Harry Thornton, William Turner, Thelma Williams; 1 division manager, 2 realtors, 1 salesman.

Industrial Co. No. 14, 484 claims, $79,619.

PROSPECT—$12,000

Homer Seitter.

PUT-IN-BAY—$3,000

Hotel manager.

QUAKER CITY—$10,000

Charles Eberle, Clarence Morgan.

QUINCY—$4,000

Alfred Curl.

RADNOR—$5,000

Thomas Evans, Elizabeth Watkins.

RANDOLPH—$3,000

Charles Reiss.

RAVENNA—$134,000

Mike Echnat, Louisa Gauding, Frank Graeser, William Jenkins, Mary Kaylor.

REYNOLDSBURG—$4,000

Corry Pepple.

RICHFIELD—$18,000

Abraham Stouffer (restaurateur).

RICHWOOD—$16,000

Carl Allgower.

ROCKFORD—$5,000

Charles Carr, Charlotte Stober.

ROCKY RIVER—$120,000

George Enger (club manager), William Siekman.

ROSEVILLE—$14,000

Harry Price.

ROUNDHEAD—$6,000

Emery Herford, Clay Thomas.

RUSHSYLVANIA—$5,000

Frank Stafford.

ST. VERNARD—$68,000

William Lessman; 1 nurse.

ST. HENRY—$10,000

Ben Eyink.

ST. MARY'S—$60,000

Lewis Katterheinrich, Frederick Colvin; 1 oil pumper.

SALEM—$110,000

Superintendent.

SANDUSKY—$395,000

Over 36 Ordinary Claims

Fred Brost, John Carpenter, Frank Close, Rudolph Gundlach, Gertrude Hoffman, Margaret Kollman, Harvey McElroy, Philip Minardi, Caulton Morgan, Herman Schraeder, Carl Windisch; 1 bookkeeper, 1 business executive, 1 export manager, 1 grocery clerk, 1 hotel owner, 2 retired, 1 student.

SARAHSVILLE—$3,000

Homer Brand.

SEBRING—$164,000

China Manufacturer.

SEVEN HILLS—$30,000

Robert Etter (attorney).

SHAKER HEIGHTS—$898,000

Over 35 Ordinary Claims

Morris Amster, Paul Brady, Charles Fancher, Benjamin Hinig (insurance agent), Rudolph Kraemer, Armer Reed, Donald Robertson (executive, Safe Co.), Eber Rose, Albert Spitzig, Kathleen Tobin, Mabel Tucker, Samuel Wallof; 1 general manager, 1 retired printer.

SHAWNEE—$23,000

John Byrne, Forrest Phillips, Theodore Schroeder.

SHELBY—$65,000

Frank Bushey, Matthew Love; 1 farmer.

SHREVE—$11,000

Henry Fankhauser.

SIDNEY—$101,000

Don Kocher, Harry McClure, John Palmisano, Joan Palmisano, William Palmisano.

SILVER LAKE—$42,000

Secretary, Mortgage Co.

SOMERTON—$3,000

Mary Mahoney.

SOUTH AMHERST—$6,000

John Heathcote.

SOUTH CHARLESTON—$29,000

William Gordin.

SPENCER—$4,000

Sylvester Billman.

SPENCERVILLE—$16,000

Ray Hahn.

SPEIDEL—$3,000

Belva Schafer.

SPRINGFIELD—$871,000

Over 71 Ordinary Claims.
Over 423 Industrial Claims.

William Bennett, Mary Boerger, William Bogard, Houghton Briggs Catherine Brown, Ira Cassell, Forest Chaney, Clarence Chatwood, Solomon Elliott, Frank Fritz, Mamie Fielder, Charles Fuller, Charles Gageby, Charles Gallagher, Walter Geller, Ernest Haberkorn, Julius Holl (salesman), Edward Harford, Clinton Hiestand, Ralph Kretzer, Harry Leffel, Joseph Lothschuetz, Robert McCartney, Harve Meighen, George Mellen, Dr. Charles Minor, Henry Morse, Stella Otsot, Adam Pfeiffer (machinist), Hanna Owens, Rosa Printz, Irwin Reynard, George Shank, Frank Shockey, Archibald Stokes, Albert Theis, James Voke, John Ward, Emma Waskey, William White, Wilma Williams, Carl Wolcott; 1 carpenter & contractor, 1 insurance agent, 1 retail merchant, 1 retired.

Industrial Companies: —No. 1, 65 claims, $8,585; No. 14, 358 claims, $54,986.

STEUBENVILLE—$567,000

Raymond Adams, Thomas Cadegan, Albert Engbers, James Farley, J. Floyd, Samuel Hill, Francis Johnston, Helen McKee, Annie Rasic, Ellison Waugh; 1 clerk, 1 executive, Steel Co., 1 merchant, 2 grocers.

Industrial Companies: —No. 13, $21,018; No. 14, 179 claims, $33,525.

STOCKPORT—$4,000

Ranson Gage.

STOW—$110,000

A. Granier (executive, N. Y. Railroad), Chester Marhofer.

STRONGSVILLE—$15,000

John Schellenberger.

STRUTHERS—$86,000

John Basista, Helen Poppvish; 1 roll turner.

STRYKER—$4,000

Louis Racine.

SWANTON—$15,000

Ada Hassen, Elwood Jones.

SYCAMORE—$6,000

Clara Clabaugh.

SYLVANIA—$22,000

Charles Miller, Phillip Muessig.

THORNVILLE—$24,000

George Burkett, Charley Bugh, Emmett Mohler (farmer).

TIFFIN—$319,000

Robert Benner, Patrick D'Arcy, Ernest Hasemeyer, George Shannon, Charles Zimmer; 1 auditor.

TIPPECANOE CITY—$34,000

Leon Ross, Frank Snell.

TOLEDO—$6,317,000

Over 353 Ordinary Claims.
Over 851 Industrial Claims.

CLAIMS BY AMOUNTS:

1—$100,000 or over
2— 50,000 to 100,000
8— 25,000 to 50,000
15— 10,000 to 25,000
23— 5,000 to 10,000
48— 3,000 to 5,000
57— 2,000; 198—1,000

James Aklin, Willis Andrews, James Bake, William Balsey, Leroy Barnes, Louis Benson, Clarence Blake, Harry Borkowski, Grace Boyers, William Brown, Richard Calkins, Charles Chapman, Murray Chidester (oil producer), Goldied Clifton, Albert Coleman, Robert Connelly, Boyd Cordray, Samuel Cordray, William Coyle, Henry Crosby, Walter Darowski, August Dickman, Bertha Diebel, Ida Eckert, J. Eckhard, Harry Ernsthouse, Lillian Falk, Sylvia Flogg, Edward Flanagan, Alfred Frank, Charles Freeman, Wojciech Gasiorowski, Samuel Geiser, Anna Goodman, Frederick Grafe, Joseph Grasser, Louise Graver, William Gregg, Charles Grisier, James Halpin, Fred Hamel, Kathleen Hasenauer, John Heferle, Frederick Heideman, Archie Heltebrake, Louis Jodoin, David Jones, Idwal Jones, William Jones, Leo Kahl, Marvin Koos, Juliana Koralewski, Irene Lampis, Agnes Lewandowki, Berton Long, J. McAfee, Charles McCartney, Augustine McCormick, Andrew McDonald, Frank McLaughlin, Agnes Maher, John Malone, Albert Martin, Edmund Matuszynski, Vivian Meier, John Mirick, Mabel Modlin, John Molnar, Isidore Momenee.

Frank Newmeye, Franklin Nuding, John O'Sullivan, Chester Palicki, Peter Peterson, Harry Poffenbaugh, John Pokrzywa (cleaner), Harry Provost, Oliver Prue, Earl Pugh, Thomas Rafter, Frank Rohr, Franklin Roush, Elmer Rosenberger, Milo Runnion, Julian Rutkowski, Clarence Sbach, Charles Schindler, Robert Schroeder, David Shall, William Shinavar, Donald Shoop, Mary Siebert, Della Smith, Lester Snyder, Joseph Stair, Harold Stark, George Steele, Archie Stevens, Edward Sur, Parker Swigert, Tony Tam, Augustus Trettian, Louis Trier, Saul Tropp, Henry Truesdall (banker, Toledo Trust Co.), Florence Tubbs, Thora Viers, Mae Watson, Edward Wendt, Watson White, Lola Williams, George Willis, Perry Wilson, Violet Wistrand, George Worden, Carl Zepp. Additional partial list by occupations: Accountant, bank examiner, district manager, Fuel Co., furniture dealer, housewife, lathe operator, manufacturer, manager, Varnish Co., office manager, pump repairman, Rabbi, 2 retired, salesman, secretary, tool room stockkeeper, supervisor.

Industrial Companies: —No. 1, 100 claims, $22,566; No. 2, 63 claims, $20,672; No. 3, 120 claims, $32,770; No. 14, 568 claims, $109,159.

TORONTO—$76,000

Eric Johnson.

TROY—$110,000

Edgar Connor, James Hamilton, Jacob Lust, Edmund Whitmore, William Wilson.

TWINSBURG—$25,000

Lynn Chamberlin, John Morris, Perry Nichols.

UHRICHSVILLE—$63,000

Frank Powell.

UPPER SANDUSKY—$53,000

Ida Hehr, William Milligan; 1 civil engineer, 1 dealer, 1 engineer.

URBANA—$79,000

Lou Berry, Joseph Hawkins; 1 bookkeeper, 1 student.

UTICA—$72,000

Orville Teague, Laura Woodruff; 1 student.

VALLEY VIEW—$4,000

Earl Hienton.

VAN WERT—$135,000

Samuel Hunstead, Clyde Richey; 1 farm laborer, 1 postmaster.

VERMILION—$19,000

Anna Gegenheimer; 1 housewife.

VERSAILLES—$14,000

Leroy Mangen.

VINTON—$5,000

Dale Alexander.

WADSWORTH—$64,000

Charles Allen, Franklin Mitchell.

WALLBRIDGE—$6,000

Viola Lusher.

WAPAKONETA—$67,000

Ferd Howell, Arthur Klipfel, Luther Moyer; 1 coal dealer.

(Continued on next page)

Ohio—Continued

WARREN—$560,000
Over 37 Ordinary Claims.
Charles Boye, Henry Gillette, Mary Guarnieri, William Haine, William Klitz, Chester Knoppenberger, Lillian Lewis, Andrew Luzny, Harris Pierce, Albert Seiple, Albertis Taylor, Minnie White; 1 farmer, 1 housewife, 1 mechanic, 1 proprietor, 1 retired, 1 salesman, 1 steel mill worker, 1 superintendent.

WASHINGTON C. H.—$86,000
William Carlough, Fred Hamm, Georgiana Kirk.

WATERTOWN—$3,000
Sydney Weihl.

WAUSEON—$34,000
Garfield Porter, Jesse Rupp.

WAVERLY—$15,000
William Watts.

WELLINGTON—$25,000
Frederick Leupin.

WELLSTON—$59,000
John Hollberg, Rosetta Lambert.

WELLSVILLE—$88,000
John Carnes, Henry Danzy; 1 mill blacksmith, 1 retired.

WEST CANTON—$45,000
Realtor.

WEST CAROLLTON—$29,000
Harry Harris, Ida Miller.

WESTERVILLE—$58,000
Louis Bale; 1 attorney, 1 professor, 1 retired.

WEST JEFFERSON—$18,000
Asa Ogilvie, Elmer Rhodes.

WEST LEBANON—$5,000
Physician.

WEST MENTOR—$4,000
August Miller.

WILLARD—$41,000
Maurice Pope.

WILLIAMSPORT—$5,000
Lyman Jones.

WILLISTON—$70,000
James Disbio, John Johnson.

WILLOWICK—$10,000
David Appel.

WILLSHIRE—$4,000
Clarence Dellinger.

WILMINGTON—$67,000
John Hunt; 1 teacher.

WOODSFIELD—$27,000
Deborah Decker, Amos Lallatluir.

WOODSTOCK—$5,000
John Franklin (Railway Mail Clerk).

WOOSTER—$175,000
John Bruce, Herbert Parkinson, David Musselman, Emile Paumier, Milton Taggert; 2 field superintendents.

WORTHINGTON—$13,000
Robert Williams.

WYOMING—$245,000
Edgar Stark (executive); 1 bank executive.

XENIA—$153,000
William Peterson, Harry Sanders; 1 retired, 1 stenographer.

YELLOW SPRINGS—$14,000
Richard Colestock.

YOUNGSTOWN—$2,335,000
Over 155 Ordinary Claims.
Over 548 Industrial Claims.

CLAIMS BY AMOUNTS:

2—$100,000 or over
3— 50,000 to 100,000
4— 25,000 to 50,000
10— 10,000 to 25,000
11— 5,000 to 10,000
13— 3,000 to 5,000
35— 2,000; 77—1,000

John Adams, James Allen, Phillip Balmenti, Mary Baralak, Harvey Barger, Elizabeth Belkovich, Harry Billig, Rudloph Binder, Emanuel Brown, Adrian Brunson, Frank Carine, Frank Cook (projectionist), James Cooper, Frederick Denner, Emily Denton, Edwin Dickey, Thomas Donahue, George Evans, Leon Evolha, Helena Ferencak, Carl Fisher, William Forbes, Sara Fullerton, Henry Goodman, Fred Grubbs, Steven Haggerty, Ola Hancock, Willis Hartley, Pette Harvischak, Alex Helper, George Homlitas, Jack Hyland, Bertha Jack, Stewart Kimmel, Helen Klimchek, Frank Kotouc, Julia Kovacs, Roy Kurfess, Lars Larson, John Lavin, Roger Lawrence, Zigmund Legall, Galleni Lenefonte, Thomas Lewis, Charles Leyshon, Katherine Lipuscheg, Michael McGraw, Laura McMaster, John Mason.

Dominik Mily, Luman Moore, Simon Murphy, Charles Neuman, Michael Obendorfer, Katie Ostola, Rebecca Patho, Claude Patton, Mike Piscetak, Joe Reduga, George Renner (retired), John Roberts, Susie Rusnak, Mike Salinsky, Helen Schmerin, Mary Schmidt, Charles Schmutz, Herbert Schultz, Adam Seifert, Lena Shaw, Charles Sherman, Mike Simko, Joseph Sipos, George Smith, John Stahura, Stamatis Stamatakis, Anna Stefanish, Henry Streb, Martin Suranye, John Szucz, Susie Tomchik, Blanche Vail, Milka Vitanovich, Jim Yanosik, John Zvara. Additional partial list by occupations: Baker, drayer, druggist, executive, flour broker, housewife, mechanic, minister, postmaster, shearman, stationary engineer, student, tailor, yardmaster.

Industrial Companies: —No. 1, 84 claims, $21,027; No. 3, 88 claims, $23,213; No. 8, 36 claims, $7,272; No. 14, 340 claims, $79,501.

ZANESVILLE—$566,000
Over 53 Ordinary Claims.
Over 574 Industrial Claims.

CLAIMS BY AMOUNTS:

2—$50,000 or over
3— 10,000 to 25,000
2— 5,000 to 10,000
4— 3,000 to 5,000
3— 2,000; 39—1,000

Clinton Anders, Leatrice Barrett, Ula Blair, Caldwell Brown (assistant theatre manager), Uri Brown, Frank Cosgrave, Ethel Edwards, Mary Eggenhofer, James England, Cary Farquhar, Caroline Fox, William Gobel, Agnes Gorius, Charles Hamisfar, Charles Hine, John Kessler, Wendell Lyle, William McClure, William Melick, Bessie Mitchell, Donald Moore, Antonio Ortolani, Albert Oliver, Charlotte Patton, Helen Porter, Harry Randolph, J. Ransbottom, Alva Rea, Chester Rice, Clement Slater, Earl Stebelton, Benjamin Sterling, John Watkins; 1 executive, 1 funeral director, 1 retired contractor, 1 salesman.

Industrial Companies: —No. 8, 31 claims, $4,394; No. 14, 543 claims, $97,523.

OKLAHOMA

Total Payments in State.....$24,500,000
Rank in Payments.....28th
Rank in Population.....20th
Payments Per Capita.....$9.69

ACHILLE—$5,000
Henry Klosterman, Eliza Wilkerson.

ADA—$94,000
James Bland, Luther Britt, Geo. Jones, Roland Sadler; 1 lawyer.
Industrial Company: No. 15, 5 claims, $1,098.

ALTUS—$82,000
Charles Garrett (retired farmer), Tom Harrell, Calvin Marshall, William Thurman.

ALVA—$57,000
W. Cushenbery, P. Ellison, O. Pfeifer.

ANADARKO—$55,000
Sarah Brewer, Warren Holland, Green Samuels.

APACHE—$26,000
Paul Hrbacek.

ARAPAHO—$4,000
Beulah Cabaniss.

ARDMORE—$164,000
S. Brooks, Florence Cook, James Lamb, Ioda Ling, Frank O'Brien, O. Shumate; 1 florist, 1 oil broker, 1 postal employee, 1 retired merchant.
Industrial Company: No. 15, 21 claims, $3,773.

ATOKA—$19,000
Washington Anderson, Alice Lynch, Judson Mungle.

BARTLESVILLE—$160,000
Theodore Bridges, Wesley Zachritz.
Industrial Company: No. 15, 6 claims, $1,000.

BEAVER—$7,000
Luther Drum, Scott Green, Vera Wilmot.

BESSIE—$3,000
Caroline Stehr.

BETHANY—$16,000
Boyd Felty (printer).

BLACKWELL—$88,000
James Hawkins, William Leslie (physician).

BLANCHARD—$5,000
Victor Lowry.

BOISE CITY—$7,000
Henry Hood.

BOWLEGS—$5,000
Thos. Scott.

BRINKMAN—$4,000
Walter Summers (grocer).

BRISTOW—$64,000
J. Ihle, Frank LeFavaur; 1 bookkeeper.

BROKEN ARROW—$14,000
Dr. Josiah Shippey.

BUTLER—$5,000
Thomas Burgess.

BYARS—$3,000
Fronia Wilson.

BYRON—$3,000
Morris Christensen.

CARNEGIE—$19,000
Francis Pitcher.

CAMERON—$4,000
James Wilson.

CARNEY—$3,000
Adam Hayden.

CARRIER—$6,000
Daniel Lewis.

CASHION—$3,000
Frank Biggs.

CHANDLER—$32,000
R. Cox, Joseph Soderstrom.

CHATTANOOGA—$3,000
Thomas McDaniel (merchant).

CHECOTAH—$46,000
William Abney, Chas. Freeman, Jno. Keeney, Lottie Kloeckler.

CHELSEA—$10,000
Roy Edwards, Andrew Fraley.

CHEROKEE—$24,000
Rose Bender, John Bishop.

CHESTER—$4,000
Benjamin Graves (cafe owner).

CHICKASHA—$188,000
Joseph Ambuster, Lucy Cunningham, Richmond Gibbs, Mary Griffin (student), Mae Ishler, Patterson McCary, Bienville Morris, Jessie Roach; 1 bookkeeper, 1 drilling contractor, 1 electrician, 1 merchant, 1 retired mail carrier.
Industrial Company: No. 15, 37 claims, $5,817.

CHOCTAW—$6,000
Abel Sands; 1 salesman.

CUSHING—$78,000
Industrial Company: No. 15, 7 claims, $1,541.

CLAREMORE—$38,000
Mohom Lee (farmer), James Simpson.

CLARENCE—$14,000
Albert Hadady.

CLAYTON—$4,000
Wm. Jones.

CLEVELAND—$37,000
F. Griffitts, Arthur Johnson; 1 manager, 1 manager of dray business.

CLINTON—$77,000
Wilda Davis, Benjamin McBroom; 1 shipping clerk.

COALGATE—$26,000
Samuel Maxwell.

COLLINSVILLE—$29,000
Fred Feigel.

COMANCHE—$15,000
George Mellish.

CONNERVILLE—$4,000
George Martin (road patrolman).

COOPERTON—$3,000
Marvin Bates (farmer).

CORDELL—$39,000
Peter Perring, Roy Ware, Titus Wilboutn (farmer).

COVINGTON—$11,000
Willis Bays; 1 bookkeeper.

CRESCENT—$8,000
Thomas Davis (filling station attendant).

CUSTER CITY—$12,000
Charles Dawson, Dortha Graft.

CYRIL—$6,000
Jess Fowler.

DACOMA—$6,000
James Bonner.

DAVIS—$48,000
Thomas Frame, Mary Gabel, Orville Lockwood, Richardson Owen.

DEER CREEK—$4,000
John Kuehny.

DILLARD—$3,000
Henry Smith.

DOVER—$4,000
Thos. Smith.

DRUMBRIGHT—$45,000
John Briggs, Chas. Clulow, George Ingles.

DUNCAN—$85,000
Albert Michie, Myrle Pruitt, Gus Ridley (foreman concrete works); 1 accountant.

DURANT—$84,000
Lawton England, Minno Haley, Melissa Martin, Ormal Perkins; 1 furniture dealer.

EARLSBORO—$17,000
Elbert Flournoy.

EDMOND—$40,000
Lillie Mayberry, Arthur Ruhl, Frank Shannon; 1 bridge constructor.

ELK CITY—$55,000
Caleb Foster, Thomas Palmer, Jacob Swing, Walter Thomas, Lillie Treder.

ELMER—$4,000
Floyd Williams.

EL RENO—$75,000
Contractor.

ENID—$138,000
Jennie Butler, Frederick Champlin, Rose Crawford, Burton Garber, William Kiebler, P. Lowen, Cecil Munn, Cal Palmer (patrolman), Durward Porter, Daniel Teske; 1 company owner, 1 grain buyer.
Industrial Company: No. 15, 7 claims, $1,115.

ERICK—$38,000
Marlin Brooks, Samuel Burrell, David Gilchriest, Charles Rodgers, Thomas Wilson.

EUFAULA—$21,000
Grayson Fuller (store clerk).

FAIRFAX—$19,000
Kathryn Smith.

FAIRMONT—$5,000
Frank Diveley, Volney Taylor.

FAY—$3,000
C. Noble.

FLEETWOOD—$9,000
Walter Weatherly.

FORT SILL—$4,000
James Forgea, Ruby Smith.

FOSTER—$4,000
George New.

FREDERICK—$54,000
James Curtis, Gerald Hennessey, Dave Namara.

FREEDOM—$4,000
James Reily.

GAGE—$5,000
Clarence Morris.

GATE—$3,000
Albert Laverty.

GOTEBO—$11,000
Alexander Geis, Dillard Hulett; 1 housekeeper.

GOULD—$6,000
William Clark, Samuel Strickland.

GRACEMONT—$4,000
Nannie Barney, Richard Johnson.

GRANDFIELD—$13,000
James Dockery.

GRANT—$15,000
Bithel Nelson (farmer).

GROVE—$5,000
Samuel Allen.

GUTHRIE—$79,000
Gustave Curths, Rev. J. Drinkard, Arthur Kemp, John Shearer, Frank Wilber; 1 executive, 1 road machinist.
Industrial Company: No. 15, 11 claims, $2,101.

GUYMON—$18,000
Ottis Stephens.

HARDESTY—$4,000
Edgar Jackson.

HASKELL—$32,000
P. Russell, Theodore Shackelford.

HASTINGS—$14,000
Edgar Blalock.

HEALDTON—$25,000
Walter Bray, M. Davis Wm. Dean, Jimima Herron, Robert O'Dell.

HEARTSHORNE—$3,000
John Banks, Jr.

HEAVENER—$36,000
Oscar Hall, Lillie King, Percy Wilkes.

HENNESSEY—$15,000
Virgil Cordry, Earlie Thorp.

HENRYETTA—$137,000
Pat Clark, William Steckelberg; 1 coal operator, 1 civil engineer.

HERRING—$3,000
Daniel Damron.

HINTON—$6,000
Myrel Porter.

HOBART—$103,000
E. Head, Richard Kimball, Alfred Kubens, Oram Roberts, William Smith, May Thompson, Cleo. Turner (roof contractor), Lou Watkins; 1 farmer, 1 producer, 1 proprietor, 1 retired.

HOLDENVILLE—$98,000
John Campbell, Terrence Wiggs; 1 salesman.

HOLLIS—$60,000
Myrtle Mitchell, Frank Pease, Julius Wilson; 1 retired farmer.

HOMESTEAD—$3,000
Willie Grove.

HOMINY—$41,000
Donald Brackin Henry Gaines (cafe worker).

HOOKER—$13,000
John Smith.

HUGO—$54,000
Otis Corley, Jr., Jno. Sturges; 1 physician.
Industrial Company: No. 15, 14 claims, $3,907.

HUNTER—$4,000
Ralph Adkins (farmer).

HYDRO—$6,000
Fred Moore.

IDABEL—$49,000
Benjamin Denison, Carl Runyan.

INOLA—$5,000
Dennis Koenig, George Kroeker.

ISABELLA—$3,000
John Hein (farmer).

ISOM SPRINGS—$3,000
Jessie Welch.

JEFFERSON—$5,000
Bertha Biggs, Floyd Stovall (farmer).

JENKS—$17,000
Prinkney Davis, Andrew Speirs.

KINGFISHER—$33,000
John McKeever, Alice Yandel (teacher). Industrial Co. No. 15, 4 claims, $771.

LAHOMA—$3,000
Charlotta Crow.

LAMONT—$9,000
Ray Henrie, Nerr Spoon; 1 retired farmer.

LAWTON—$125,000
Gwen Arsdale, Archie Caldwell, Earl Christian, Thomas Davis (city sanitary worker), Zella Devenney, Jimmy Forgea, Jr., Ethel Gibbons, Francis Sneed, Jessie Stevens, Marcus Trest, Joshua Williams. Industrial Co. No. 15, 6 claims, $583.

KINGSTON—$14,000
Dr. W. Haynie.

LEEDEY—$26,000
Gaines Brightwell, John Crowley, Charles Holcomb, Myrtle South.

LEXINGTON—$5,000
Walter Collins.

LINDSAY—$16,000
William Mayfield.

LOCUST GROVE—$4,000
Cassie Bynum.

LONE WOLF—$11,000
Clarence Bradley Harry Lane.

LUTIE—$3,000
Perry Dodd.

McALESTER—$355,000
Jake Barnett, Virgil Barton, O. Bridwell (traveler), George Chaney, James Davis, William Moore, Abraham Thomas, Stanley Williams; 1 fireman, 1 miner, 1 physician, 1 physician and surgeon.

MACOMB—$4,000
Hardie Little.

MADILL—$12,000
G. Lawrence, Samuel Owen, Janet Short.

MANGUM—$57,000
T. DeArman, Wesley Hunter, Rufus Martin.

MANITOU—$4,000
Oliver Geist.

MARLOW—$26,000
John Click.

MEDFORD—$18,000
Porter Bradley, Maggie Kalhoefer.

MIAMI—$91,000
James Kinkead, General Pinnell, Lee Tharp.
Industrial Co. No. 15, 7 claims, $890.

MILL CREEK—$8,000
John Bean, Thomas Hooser.

MINCO—$9,000
Brad Davis.

MINISTER—$4,000
John Wernsing.

MOORE—$5,000
Lloyd Hicks, James Mabry.

MORELAND—$3,000
Theaora Hollen.

MORRIS—$16,000
Albert Meumeyer.

MOUNDS—$6,000
John Sisson.

MOYERS—$4,000
James Davis.

MULDROW—$23,000
Caswell Blackard; 1 merchant.

MULHALL—$3,000
Franklin Johnson.

MUSKOGEE—$220,000
Lundy Barnard, Earl Browne, Wm. Chappell, John Coe, John Hinch, Charles Kerns, Wm. Myers, Mae Reber (telephone operator), Louise Ritchey, Malcolm Watsom; 1 executive of Butter Company, 1 cotton classer, 1 housewife, 1 manager, 1 merchant.
Industrial Co. No. 15, 43 claims, $9,771.

NARDIN—$3,000
M. Straughan.

NEODESHA—$4,000
Clarence Jett.

NEWKIRK—$28,000
Donald Livergood; 1 janitor.

NICOMA—$6,000
Vernie Vasberg (manager Finance and Thrift Company).

NOBLE—$23,000
Henry Wyatt.

NORMAN—$305,000
James Crow, J. Daniel, Gordon Fuller, Alexander Geis, Wm. Green, Fredrick Holmberg, Edward Johnson, Adolph VonTungein, 1 physician, 1 professor.
Industrial Co. No. 15, 10 claims, $2,775.

NOWATA—$34,000
Samuel Bradfield; 2 housewives, 1 mechanic.

OILTON—$23,000
Ira Housh, Mary McGeath, Jarrett Oliver.

OKARCHE—$10,000
A. Moffat; 1 lumber dealer.

OKEMAH—$36,000
Vira Campbell, James Shackelford.

OKLAHOMA CITY—$2,995,000
Over 240 Ordinary Claims

(Continued on next page)

Oklahoma—Continued

Over 316 Industrial Claims
CLAIMS BY AMOUNTS:

2—$50,000 or over
5— 25,000 to 50,000
14— 10,000 to 25,000
24— 5,000 to 10,000
46— 3,000 to 5,000
49— 2,000; 100—1,000

Albert Aldridge, Glenn Anderson, James Anderson, Albert Ascheman, Olivia Austin, Fern Ayers, Mary Bain, Sidney Bagwell (salesman), Lillian Beattie, Earl Beatty, William Bell, Oliver Black, Susan Blackwood, Paul Brown, Victoria Buerk, Samuel Bumell, Frankie Burch, Jesse Button (cattle salesman), W. Carnes, Patrick Casey, Ambrose Clark, Ray Clark (police officer), John Clements, Frank Cox, Samuel Culwell, Samuel Cunningham (physician), Edna Cutler, Art Cutsinger, James Davis, John DeTar, Jess Dew, William Eisenbeis, George Falls,, Jessie Fantz (student), Martha Ferguson, Marvin Gausman, Charles Girvin, Katherine Greene, Arch Harlow (manager parts department), Harvey Harmon, Frank Hemmer, Felix Hines, Benj. Hirschland, Edna Hoenes (telephone operator), Daniel Hunt, James Hunter, Willard Hunter (medical student), Everett Hurry, Homer Hyde, Charles Johnson (trackman Oklahoma Railway Company), Cecil Jones, Walter Jones (police officer), Grape Keller, Arthur Kemp, C. Kinman (Oil Company worker), Frank Lee, C. Lindsay, Wm. Loring, Joseph Lyon (secretary of state), Madona McCormick, Walter McCoy (police reserve), John McDaniel (railway flagman), Egbert McDonald, Thomas McMahan, Smith Matson, Samuel Maxwell, Diana Melton, James Monroe (merchant), James Moore, James Monroe, N. Morris, John Murray, Hobart Myracle (secretary and treasurer), H. Myrade, Charles Offutt, Fred Parker, John Pegg, Wm. Pemberton, Malcolm Poole, William Potter, Wm. Robertson, Walter Robertson, B. Robinson, Charles Schreck, James Shahan, Lamie Sharp, Edward Smith, Mervin Smith, Millington Smith, Ollie Smith, Duke Stallins, W. Stewart, Ralph Swearingen, Buel Swindell, Geo. Tapp, Kate Tatom, Arthur Taylor, Dona Tippet, David Verne, J. Wagner, James Wahttley (Oklahoma City Railway Company), James Walls, Marvin Walker, George Washington, Samuel Winder, William Wylie.

Additional partial list by occupations: Beverage distributor, bookkeeper, chiropractor, college student, commerce counsel and attorney, finance business, geologist Oil Company, laundry manager, 2 lawyers, manager, oil lease broker, oil station operator, professor, realtor, 2 salesmen, secretary police department, shoe dealer, supervisor.

Industrial Companies: —No. 1, 187 claims, $46,018; No. 7, 13 claims, $1,615; No. 15, 116 claims, $28,934.

OKMULGEE—$417,000

William Bohannon (farmer), Clyde Chipman (oil superintendent), William Cott, Charles Graham, Cecil Keeton, S. Rhodes, Albert Shelton, Pleas Smith, William Sturat (retired), Anna Yungbluth; 1 compound foreman, 1 glass cutter, 1 manager, refinery worker, 1 retired, 1 sales superintendent.

Industrial Co. No. 15, 25 claims, $4,317.

ORLANDO—$3,000

Carl Prollock.

PAULS VALLEY—$58,000

Blanche Hamilton, B. Harris, B. Harrison, W. Hays, Fletcher Houghlin, Ike Maloy, Clarence Martin.

PAWHUSKA—$89,000

Fred Anderson, Marion Holcombe, Joe Wood; 1 banker, 1 judge.

PAWNEE—$31,000

Will Johnson.

PICHER—$75,000

Jarie Conrow, Alfonso Swearengin.

Industrial Co. No. 15, 10 claims, $1,693.

PIEDMONT—$13,000

L. Simpson, Warren Simpson; 1 farmer.

PONCA CITY—$181,000

Jemima Adams, Alta Bunch, Burley Morgan (pumper), Perry Clink, J. Grapes, Arthur Greer, James Hooser, William Line (truck driver), Daniel Marchesoni, Ransom Neff, Frances Pearson; 1 salesman.

Industrial Co. No. 14, 4 claims, $1,310.

POTEAU—$47,000

Moses Murray, Rev. Louis Theimer.

PORUM—$4,000

Ira Maxey.

PRAGUE—$24,000

1 carpenter, 1 manufacturer.

PRESTON—$5,000

Horace Jones.

PRYOR—$19,000

Clifton Panter.

QUINLAN—$4,000

LeRoy Wolf.

QUINTON—$16,000

Herbert Meloy, Henry Noblin.

RANDLETT—$14,000

Isaac Bentley.

RED ROCK—$4,000

Zelo Walker (farmer).

RINGLING—$7,000

Dollie Provence.

ROOSEVELT—$5,000

Frances Hibbitts, Claud Stafford.

ROSEDALE—$4,000

Louis Clinton.

RUSH SPRINGS—$11,000

Joe Warren.

RYAN—$10,000

M. Barrett.

SALINA—$3,000

Robert McLendon.

SAND SPRINGS—$76,000

George Thomas.

Industrial Co. No. 15, 7 claims, $1,994.

SAPULPA—$125,000

Grace Brown, John Murphy.

Industrial Co. No. 15, 12 claims, $4,886.

SAYRE—$62,000

Calvin Andrews, Martin Canavan, Wm. Eldredge, Pleasant Hare, Bert Moreland; 1 farmer.

SEMINOLE—$138,000

Jean Brown, William Grisso, James Hull (broker), Frank Lemons, Wm. Pence, Archie Phillips, E. Sounder, J. Woodburn.

Industrial Co. No. 15, 2 claims, $554.

SENTINEL—$24,000

Marshal Groom, 1 retired farmer.

SHARON—$3,000

Ralph McVicker.

SHAWNEE—$195,000

William Amis, Robert Cather, Wm. Davis.

Industrial Co. No. 15, 23 claims, $5,669.

SNYDER—$9,000

Lela Anderson.

SPARKS—$3,000

Ella Loy.

STIGLER—$27,000

Van Carter, Virgie Copeland, Louis LeFlore.

STILLWATER—$72,000

Anna Mooter, Millard Sunderland; 1 manager.

STILLWELL—$14,000

George Greer; 1 merchant.

STRATFORD—$12,000

Robert Bayless, Clifton Owens.

STROUD—$21,000

Oscar Hadley.

SULPHUR—$44,000

R. Mock, Carl Ray, John Nicholas (farmer).

SUPPLY—$10,000

William Kennon; 1 school teacher.

TAHLEQUAH—$35,000

William Pilcher (garage owner), James Wyly.

TECUMSEH—$26,000

Former librarian.

TEMPLE—$9,000

Will Allen.

TEXOLA—$3,000

Cordelia Gipson.

THOMAS—$25,000

Minnie Huston; 2 retired bankers, 1 stock buyer and farmer.

TISHOMINGO—$22,000

Lindsey Williams (field engineer), Mary Shafer.

TONKAWA—$51,000

Lawrence Konklin.

TROUSDALE—$3,000

Monroe Williams.

TULSA—$2,696,000

Over 176 Ordinary Claims
Over 146 Industrial Claims
CLAIMS BY AMOUNTS:

1—$250,000 or over
1— 100,000 to 250,000
4— 50,000 to 100,000
2— 25,000 to 50,000
12— 10,000 to 25,000
16— 5,000 to 10,000
27— 3,000 to 5,000
37— 2,000; 76—1,000

William Anderson, Leroy Apple, Charles Bisett, Warren Bleecker, Billie Borgett (stenographer), Durwood Brown, Charles Burks, James Cargile, Ota Coggin, Constantine Costokis, George Cousins, Wallace Crawford, John Davis, William Dowd, W. Ferguson, James Fohler, Edward Franklin, Wm. Garrett, Paul Geissler, George Henry, Frank Hogins, John House, Lemuel Kimberlin, Charles Lawrence, Margaret Laws, Sherman Livingston, William Lockhart, Benjamin McAlary, Guy McConnell, James McNerney, Harry Mathers, James Maxey, Wm. Matthew, Patrick Miskell (general manager), William Moore, Luther Morefield, Wm. Morris, Walter Morrison, Merl Norvell, Oakley Allen, Fred Oiler, Edith Parnell, Susan Pease, Hampton Pedigoe, Marcus Perry, Charles Ravitz, Thomas Richmond, Wm. Robbins, Jake Rozen (junk business), Teddie Savoie, Clara Seaton, Ada Simmons, Wm. Sims, Thomas Smith, Robt. Sparrowhawk (division superintendent Pipe Company), Raymond Stout, Chester Strickland, Walter Strong, Wm. Swartz, George Taylor (truck contractor), Charles Tibbens (oil producer), James Traweek, Cyrus Wagner, Albert Watkins, Louis Weete, Carroll Wood; 1 clerk, 1 deputy, 1 farmer, 1 floor manager, 1 foreman, 1 investor 1 lawyer, 1 oil producer, 1 retired, 1 student.

Industrial Companies: —No. 1 78 claims, $18,418; No. 7, 13 claims, $1,615; No. 15, 55 claims, $15,157.

TUTTLE—$5,000

W. Brown, Louesa Meder.

VIAN—$9,000

Frank Huggins, Lucinda LaBass.

VINITA—$47,000

Oscar Anderson, Fernando Hollis, John Randolph, Herman Turner.

WAGONER—$32,000

Elmer Beard.

WALTERS—$18,000

Fannie Lloyd.

WATONGA—$22,000

Charles Norcross, William Phillips.

WATTS—$3,000

Joe Wagoner.

WAUKOMIS—$8,000

Marvin Vanderwork.

WAURIKA—$27,000

Joe Glenn, O. Teeter.

WEATHERFORD—$26,000

Samuel Roesler, Rolland Wallace.

WEBB CITY—$8,000

Donald Wright; 1 oil pumper.

WELEETKA—$21,000

Helen Bentley; 1 student.

WESTVILLE—$11,000

Bruce Gibson, John Langley, Sarah Singleton.

WETUMKA—$28,000

James Burrus, Wm. Chaney, Robert Conley, C. Ross.

WEWOKA—$135,000

Tom Dollarhide, Robert Jenkins, Wm. McDonough (dentist), 1 dentist, 1 proprietor, 1 teacher.

Industrial Company: No. 15, 3 claims, $1,269.

WILLOW—$8,000

James Cobb (farmer); 1 physician.

WILSON—$36,000

H. Smith, Cecil Staples (rural mail carrier).

WISTER—$7,000

Sallie Baldwin.

WOODWARD—$49,000

Orpheus Holiday, Mary VanDeusen, Lovilla Wilson.

WYNNEWOOD—$20,000

B. Smith, Gladys Hensley.

YALE—$17,000

E. Nading.

YUKON—$16,000

Buford Barnett, Julia Novak.

OREGON

Total Payments in State.....$27,200,000
Rank in Payments.....24th
Rank in Population.....33rd
Payments Per Capita.....$26.74

ALBANY—$98,000

Mabel Bilyeu, Lester Merrill, Mary Pimentel; 1 cafeteria owner, 1 farmer, 1 housewife, 1 retired.

ANTONE—$5,000

William Pehling.

ASHLAND—$41,000

Wesley Lamb.

ASTORIA—$81,000

Apel Cederberg, Nicodemus Kauttu, Josefa Klep, Henry Mattson, Alfred Schroeder; 2 fishermen, 1 painting contractor.

BAKER—$77,000

Orville Mount, Carrie Whitney; 1 dentist, 1 farmer, 1 laundry driver, 2 lawyers.

BANDON—$24,000

Dairyman.

BEAVERCREEK—$3,000

Conrad Bohlander.

BEAVERTON—$15,000

Andrew Risley; 1 retired landscape gradener.

BEND—$92,000

Reuben Donner; 1 carpenter, 1 housewife, 1 insurance realtor, 1 lumberman, 1 mechanic.

BONNEVILLE—$4,000

Augustus Kingsbury.

BOOTH—$5,000

George Steele (foreman).

BROOKINGS—$36,000

William Ward.

BROWNSVILLE—$4,000

Conrad White.

BURNS—$16,000

John Winans.

CANBY—$26,000

William Lucke; 1 merchant.

CHILOQUIN—$5,000

District manager.

CLACKAMAS—$5,000

Gena Berg.

CLATSKANIE—$4,000

John Fox.

CONDON—$10,000

Richard Jones (farmer); 1 manager.

CORVALLIS—$85,000

George Bailey, Frank Durrell, Chas. Johnson, 1 lawyer.

COTTAGE GROVE—$17,000

Fred Noordhoff.

CRESCENT LAKE—$11,000

Railroad conductor.

DENVER—$30,000

Lawyer.

DEXTER—$5,000

Frank Grayum.

DIXONVILLE—$4,000

Albert Sigfridson.

ECHO—$7,000

Elmer Spike; 1 farmer, 1 laborer.

EDDYVILLE—$6,000

Harold Bancroft.

ENTERPRISE—$5,000

Kenneth Stuart.

ESTACADA—$3,000

Arnold Anders.

EUGENE—$197,000

Over 29 Ordinary Claims.

Algernan Dame (railroad conductor), Burchard DeBusk, Woodhouse Dobson, George Dorris, Alfred Johnson, Dan Johnston, Arthur Jones (engineer), Isom Morris, James O'Farrell, Ira Wade, George Williams; 1 accountant, 3 farmers, 1 justice of peace, 1 proprietor Blacksmith & Machine Shop, 1 truck driver.

FOREST GROVE—$32,000

Orson Betz, Frank Lockwood (school bus driver), James Newberry; 1 sawmill worker.

GLIDE—$3,000

Dora Leake.

GRANTS PASS—$44,000

Isaac Camden; 1 housewife, 1 proprietor Auto Camp.

GROVE—$4,000

Edward Renfrow.

HALSEY—$3,000

Nettie Northrop.

HARDMAN—$22,000

Stockman.

HATTIESBURG—$10,000

Phillip Hursey.

HERMISTON—$6,000

1 farmer, 1 manager Transfer Co.

HILLSBORO—$39,000

Ferdinand Klatt, Kenneth McDaniel (student).

HOOD RIVER—$27,000

Hubert Davenport, Anna Krumenacher, Edwin Pooley (distillery engineer), Zoloto Slocum.

HUBER—$4,000

Charles Rose.

INDEPENDENCE—$6,000

Harry Iliff.

IONE—$5,000

Nels Johnson (farmer).

JUNCTION CITY—$13,000

Arthur Clark (fireman, Lumber Mill), Frank Stephenson.

KLAMATH FALLS—$145,000

D. Paul Carstens, William Duncan, Roland Whittlesay (proprietor), Harold Wortley, Edward Young; 1 school teacher, 1 truck driver.

LA GRANDE—$96,000

Ernest Burt.

LAKEVIEW—$68,000

Daniel Brown (assistant bank cashier).

LEBANON—$16,000

Fern Rose; 1 laborer.

LOSTINE—$5,000

David Kuhn.

McGLYNN—$4,000

Luther Steinhauer.

McMINNVILLE—$46,000

James W. Drake, Allen Snyder; 1 merchant.

MALALLA—$3,000

Valentine Kimmel.

MARSHFIELD—$23,000

H. Fourier, G. J. Fourier, Edmund Lewis; 1 driver.

MEACHAM—$21,000

John Casey (lumberman); 1 telegraph operator.

MEDFORD—$155,000

Maude McCroskey, Thomas Shaw, John Thompson; 1 distributor, 1 housewife, 1 laborer, 1 salesman.

MILTON—$14,000

Everett Wagner; 1 lawyer.

MILWAUKEE—$28,000

Ruth Green, Elsie Kaltenbach; 1 bookeeper, 1 station agent.

MOSIER—$5,000

Cook Nichol.

MULTNOMAH—$7,000

1 accountant, 1 jeweler.

MYRTLE POINT—$13,000

Dairyman.

NELSCOTT—$4,000

John Hanson.

NEWBERG—$32,000

Walter Hall, Herman Miles 1 assessor, 1 retired.

NORTH BEND—$57,000

Arthur Munger; 1 farmer, 1 manager Meat Co., 1 retired, 1 signalman.

NORTH POWDER—$20,000

Charles Maxwell (farmer).

OAKLAND—$11,000

Creed Chenoweth; 1 farmer.

ONTARIO—$18,000

John Dickey, Charlie Olson; 1 housewife.

OREGON CITY—$64,000

Lorin Hume; 1 housewife, 1 proprietor cleaning establishment.

PENDLETON—$86,000

Isadore Biomont (farmer), Anna Jines; 1 auto accessory dealer, 1 furniture dealer, 1 garage attendant, 1 laborer, 2 retired.

PINE RIDGE—$4,000

Florence Moore (millwright, box factory).

PORTLAND—$5,912,000

Over 318 Ordinary Claims.

CLAIMS BY AMOUNTS:

1—$100,000 or over
2— 50,000 to 100,000
5— 25,000 to 50,000
18— 10,000 to 25,000
37— 5,000 to 10,000
72— 3,000 to 5,000
78— 2,000; 105—1,000

Albert Arting, Cloyd Baker, Edna Barnes, Elden Batdorf, Anna Beebee, Delmar Bogart, William Boldenweck (salesman), Ervin Bonewitz, Norman Brown, Clifford Clausen (architect), Edna Collins, Pleasant Cox, George Clark, Luther Clarkson, Jacob Creath, Eli Croup (dentist), Ephriam Dawson, James Duffie, Helen Edick, Erick Erickson, Koa Ervin, William Feigenson (contractor), John Ferguson, Reuben Foster, John Friede, O. Gilbert, Nelson Gladding, Rudolph Goldsmith, Walter Gray.

Peter Hagen, Joseph Hamilton, Albert Herndobler, William Hockinson, Robert Holt, Walter Holt, Orville Houser, Roy Kirkpatrick, Leo LaFollette, Albert Lambert, Martin Larson, Lawrence LeMoine, Sophia Ludwig, Marie Lynch, William McGinn, Hosea McKay, L. McKay, Grace McMurray, Otto Manke, Thomas Mason, George Michel, Thos. Moler, William Nelson, Fred Newell, William Norton, Odin Olson, Walter Peacock, Harry Phillips, Wren Pierce, Robert Powel (lawyer), Edgar Power (saddlery), Henry Randle, Daniel Reeder, Jos. Riehs, Abraham Rosencrantz, Henry Roth (dairyman), Walter Schmid, Edwin Shackleton, Robt. Sherier, Hulda Skeffington, Samuel Slocum (physician), Bertha Smith, Peter Smith, C. Steinmetz (seaman), Andrew Walker, Marshall Wareham, Dr. Daniel Webster, Albert Wellington, Leslie Wellman, Roland Westerman, Eva Whalen, Earl Wildestrom, Eleanor Williams, Harry Windsor, John Wisdom, Robert Womack, David Wyllie, Oscar Ygstad, Albert Zentner (salesman).

Additional partial list by occupations: 2 Accountants, 3 bookkeepers, 2 brokers, building janitor, towboat captain, caretaker, 2 carpenters, cement finisher, checkman, city fireman, 2 clerks, commercial artist, contractor, credit adjuster, dentist, engineer, 2 executives, fireman, 2 fishermen, floor manager, furniture dealer, haberdasher, hardware merchant, 4 housewives, insurance salesman, 2 lawyers, load dispatcher, locomotive engineer, locomotive fireman, longshoreman, 2 lumbermen, 2 managers, 3 merchants, mining engineer, pharmacist, 2 physicians, piano dealer, postmaster, promoter & realtor, 3 proprietors, 9 retired, 2 salesmen, sales manager, shipping clerk, shovel operator, student, tailor, traffic officer, truck driver, warehouseman, watchman, welder, wood dealer.

PRAIRIE CITY—$5,000

Contractor.

PRINEVILLE—$11,000

Retired.

PROSPECT—$10,000

Chester F. Lewis.

REDMOND—$5,000

Truck driver.

(Continued on next page)

Oregon—Continued

BITTER—$6,000
Paul Gruppe (stock farmer).

ROSEBURG—$74,000
Frank Calkins, Julius Falbe, William Wilson; 1 farmer.

ST. HELENS—$10,000
Civil engineer.

SALEM—$234,000
Jess Campbell, Chas. Headrick, Uri Lehman, Wenzel Semerad, Robert Varley, Robert White; 1 carpenter, 1 clerk, 2 farmers, 1 housewife, stenographer, teacher, timber cruiser.

SCAPPOOSE—$3,000
Edwin McKay.

SEASIDE—$9,000
N. Fertig.

SHERIDAN—$21,000
Geo. Finney; 1 farmer.

SHERWOOD—$5,000
Edwin Godfrey.

SILVERTON—$16,000
Albert Carron.

SPRINGFIELD—$15,000
Lida McGowan.

THE DALLES—$74,000
Frank Ward; 1 car builder; 1 jeweler, 1 physician, 1 sheepman.

TILLAMOOK—$27,000
Alvin Anderson, O. Anderson, Lois Schild; 1 farmer.

TOLEDO—$18,000
Time & bookkeeper lumber business.

TOLOVERNA PARK—$10,000
Janie Brown.

TURNER—$4,000
Charles Sias.

UNION—$23,000
1 banker, 1 cashier.

WARRENTON—$4,000
Frank Hurlbutt.

WENDLING—$4,000
Abraham Tidd (carpenter foreman).

WESTFIR—$10,000
John Wharton.

WESTPORT—$5,000
Louie Potts (lumberman).

WINTHROP—$6,000
U. S. Forester.

WOODBURN—$14,000
Emmett Austin, William Livingston (farmer).

YAMHILL—$4,000
Elias Mays.

YUCAIPA—$6,000
Myrtle Dunham (realtor and investor).

PENNSYLVANIA

Total Payments in State.....$281,000,000
Rank in Payments.....2nd
Rank in Population.....2nd
Payments Per Capita.....$27.72

ALIQUIPPA—$186,000
Mike Abraham, Mariana Palombini.

ALLENTOWN—$966,000
Over 32 Ordinary Claims
Over 389 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
1— 50,000 to 100,000
1— 25,000 to 50,000
5— 5,000 to 10,000
4— 3,000 to 5,000
7— 2,000; 13—1,000
Hyman Berkov, Oscar Bowman, Henry Christman, John Diehl (salesman), Palmer Kress, William Landis, John Mallott, Wladislawa (housewife), Clarence Parnell, Prey Victor; 1 chemical engineer, 1 hardware merchant, 2 physicians, 1 proprietor garage, 1 retired, 1 steward.
Industrial Companies: No. 3, 203 claims, $45,622; No. 4, 108 claims, $24,108; No. 6, 78 claims, $11,732.

ALLISON—$43,000
Executive.

ALTOONA—$741,000
Harley Burket, Alfred Dingeldein, Abraham Goldstein, Daniel Heiple, Fred Hoffman, Jack Olmes; 1 buyer, 1 coal inspector, 2 managers, 1 mattress manufacturer.
Industrial Company: No. 42, $10,699.

AMBLER—$38,000
Merchant.

AMBRIDGE—$169,000
Veronica Lawler, John Maletic.

ANDREAS—$3,000
Emma Nunemacher.

ANELLA—$10,000
Alden Miller.

ANTES FORT—$9,000
Albert Schermerhorn.

APPLEWOLD—$51,000
Woodward Brown.

ARCHBALD—$79,000
Barrett Hannah, Cavaliston Michael, William Nealen.

ARDMORE—$225,000
Albert Florey, John Galagher; 1 coal operator, 1 engineer, 1 secretary.

ASHLAND—$165,000
Alfred Keim, Cortine Libero, Peel Lynn, Murphy Thomas; 1 manufacturer, 1 surgeon.

ASHLEY—$114,000
Monaghan Anin, Hoy Jas.

ASPERS—$10,000
Wilmer Guise, Edgar Slaybaugh; 1 farmer.

ASPINWALL—$188,000
Arthur Booth (executive), Albert Gibson, John Martin.

ATHENS—$196,000
1 bank executive, 1 funeral director.

AUBURN—$8,000
Paul Long.

AVALON—$75,000
Harley McCalip, Anna Wright; 1 construction foreman, 1 laundry bus driver.

BALA-CYNYD—$20,000
Lloyd Montaque; 1 executive.

BALLY—$5,000
Banker.

BARTO—$3,000
Hannah Yoder.

BARTONSVILLE—$3,000
John Puluka, Jr.

BEAVER—$163,000
John Frishcorn, George Sheldon, Edward Terry; 1 physician.

BEAVER FALLS—$205,000
Clementine Dufford, Thomas Gilboy, Bessie Gonigle, Anna Guraly, Samuel Hannah, Adeline Leonardo, Leon Reed, Lillian Wilson; 1 grocer.
Industrial Companies: No. 6, 29 claims, $8,315; No. 8, 26 claims, $7,014; No. 14, 182 claims, $39,349.

BEECHVIEW—$10,000
Charles Geisler.

BEDFORD—$38,000
John Stewart (retired); 1 housewife, 1 music teacher.

BELLEVUE—$177,000
Clement Caughey, Earl Cook (insurance agent), Louis Katzbeck, Herman Karpeles, Frank Ostrofsky, Lutellas Schar, Edward Schooley, Jacob Voegtley, Jr., Fred Wachenheimer; 1 general manager, 1 sheet metal contractor.

BEN AVON—$34,000
John McBride.

BENTLEYVILLE—$36,000
Frank Mackey.

BENTON—$25,000
Philip Schultz (merchant), Charles Thompson (farmer).

BERWICK—$123,000
Archible Bittner, George Clewell; 1 proprietor, 1 salesman, 1 storekeeper.

BERWYN—$36,000
Realtor.

BETHLEHEM—$568,000
Devlin Mark, George Prokop, Sr., Michael Ricci, Carl Welden; 1 doctor, 1 English professor, 1 merchant, 1 retired.

BIG RUN—$3,000
Sarah Shankle.

BIRCHRUNVILLE—$10,000
Wesler Albaum.

BIRDSBORO—$31,000
John Haws.

BLAIRSVILLE—$95,000
Thomas Shirey; 1 retired.

BLOOMSBURG—$165,000
Leonard Simpson (silk manufacturer); 1 executive, 1 lumber merchant, 1 minister, 1 retired.

BLOSSBURG—$40,000
1 housewife, 2 retired.

BLYTHBURN—$3,000
Thomas Thomas.

BOILING SPRINGS—$4,000
Albert Wise.

BOYERTOWN—$52,000
Retired banker.

BRADDOCK—$236,000
Over 23 Ordinary Claims
Over 206 Industrial Claims
Frank Abramonte, John Cencerik, Maria Katchmar, Hugh Kirk, Wilma McMullen, Rachel Medlin, Nicoletta Melocchi, Louis Moskovitz, Harry Owens, Louis Pollack, Daisy Porter, Margaret Zimmerman; 1 laborer, 2 retired, 1 tester, 1 watchman.
Industrial Companies: No. 5, 69 claims, $14,008; No. 6, 39 claims, $9,820; No. 14, 98 claims, $24,013.

BRADFORD—$475,000
Helen Acker, Corydon Baker, Charles Baldwin, Clayton Dorn, Mary Howe, Wm. Miller, Vincent Munn (farmer), Nellie Potter; 1 insurance salesman, 1 lawyer, 2 retired, 1 student, 1 treasurer.

BRANE—$3,000
Willa Rose.

BRENTWOOD—$5,000
Wilbur Dresser.

BRIDGEVILLE—$45,000
Robert McMillen, Wm. McMillen, Eugene Nikody, William Richman.

BRISTOL—$148,000
Executive.

BROOKVILLE—$53,000
William Darr, I. N. Stewart,; 1 lawyer.

BROWNFIELD—$11,000
Harry Brewer.

BRYN MAWR—$88,000
Otto Hasse.

BUCKINGHAM—$20,000
Otto Gentner, Jr.; 1 engineer.

BUTLER—$465,000
Charles Barry, Leonarda Camarca, Mike Cherry, George Gerg, Mike Halayko, Carmela Pappalardo, Edw. Snyder; 1 commissioner, 1 director, 1 insurance agent, 1 haberdasher, 1 purchasing agent, 1 retired.
Industrial Company: —No. 6, 13 claims, $4,016.

BURNSIDE—$4,000
George McKeage.

CAMP HILL—$35,000
Bridge designer.

CANONSBURG—$96,000
Lucille Huston, Harry Welty (merchant), Frank Yalch.

CANTON—$26,000
Carpenter.

CARBONDALE—$218,000
John Burke, Margaret Dunstan, Jas. Gerrity, Ellen McAndrew, Aaron Oliver, Harold Quinn, Nicholas Stephens (store manager), William Sheridan, Henry Wellbrock; 1 manager, 1 teacher.

CARLISLE—$163,000
L. I. Brackbill, Theodore Goodhart, Mary Hoover, Elmer Remsburg (dentist), Jacob Shugart; 1 plumber.

CARNEGIE—$91,000
Clyde Crist, James Eagan, Anna Eoff.

Names in each town are only a partial list of claims paid during 1937.

CARRICK—$6,000
Max Zwang.

CARROLLTOWN—$16,000
George Hipps; 1 editor, 1 laborer.

CASTANEA—$3,000
Burton Brown.

CASTLE SHANNON—$38,000
Albert Feller, Jr.

CENTRALIA—$26,000
Annie Neary, Tighe Patrick.

CHAMBERSBURG—$131,000
John Brumbaugh, Arthur Metz, Harold Snider; 1 horticulturist.

CHATHAM—$10,000
Frank Luke; 1 physician.

CHESTER—$565,000
Josephus Ferguson, James Stark, David Ward, William Warren; 1 foreman, 1 garage owner, 1 insurance agent, 1 realtor.
Industrial Companies: —No. 3, 374 claims, $86,630; No. 4, 100 claims, $22,946.

CLARKS GREEN—$5,000
Samuel Greenleaf, Jr. (salesman).

CLARKS SUMMITT—$69,000
Walter Bedell, Harry Reynolds, John Stahlheber; 1 office manager.

CLAYSVILLE—$5,000
Carson Bane, Mary Canan.

CLEARFIELD—$91,000
Clifford Beahan, Frank Woods.

COALDALE—$68,000
Mine foreman.

COALPORT—$5,000
William Brady, 1 retired.

COLLINGSDALE—$30,000
James Fleming, John Williams.

COLUMBIA—$115,000
Auto salesman.

CONNELLSVILLE—$185,000
Mansfield Frazee; 2 grocers, 1 machinist, 1 merchant.

CONSHOHOCKEN—$118,000
1 retired steel manufacturer, 1 watchman.

COOPERSTOWN—$6,000
R. L. Wright (oil lease worker).

CORAOPOLIS—$120,000
1 housewife, 1 superintendent.

CORRY—$70,000
Walter Ranck (railroad agent).

COUDERSPORT—$36,000
M. L. App, Arthur Mann (retired); 1 foreman, 1 retired.

CRAFTON—$86,000
Jay Andrews, Elizabeth Eckles, Samuel Farrar, F. E. Friday, William Troop, Joseph Vigneau, Laura Wood.

CRESSON—$26,000
William Rupert.

CROSSFORK—$4,000
Frank Macensky.

CURTIN—$15,000
Harry Curtin.

CURWENSVILLE—$28,000
Law Whitaker.

DALTON—$24,000
Harry Hershberger.

DAMASCUS—$8,000
Janke Banes.

DANVILLE—$67,000
1 director of nurses, 1 housewife, 1 scrap metal dealer.

DARBY—$106,000
Louis Pequignot.

DARLING—$10,000
Morton Myers (physician).

DAUPHIN—$3,000
Mary Kennedy.

DELTA—$4,000
Roy Ayres.

DEVON—$26,000
Patani Budget; 1 minister.

DICKSON CITY—$120,000
John Garhuski, Elaine Krajeski (student), Thomas Grier, Samuel Moskovitz, Thomas Paddon, Joseph Pexanowski, Lucy Yagluiski.

DILLSBURG—$25,000
Maurice Atland; 1 retired.

DIXIE HILL—$10,000
William Flood.

DONORA—$86,000
Caterina Genavese; 1 housewife.

DORMONT—$83,000
Samuel Freedman, Paul Jennings, Levi Weaver, Chester Winters; 1 railroad superintendent.

DOVER—$4,000
Henry Kapp.

DOWNINGTOWN—$68,000
1 auto dealer, 1 chemist.

DRAVOSBURG—$27,000
William McClaran, Freemont Thomas.

DREXEL HILL—$216,000
Buncombe Lehman (executive); 1 housewife, 1 salesman.

DRIFTON—$23,000
William Waskevich.

DU BOIS—$166,000
Arthur Nelson; 1 physician.

DUNBAR—$14,000
Louis De Mine.

DUNCANNON—$17,000
John Zeigler, Jr.

DUNMORE—$219,000
Edward Dougherty, John Fahey, Jas. Flannelley, Thomas Lynott, Jennie Morell.

DUPONT—$49,000
William Shopkowski.

DUQUESNE—$245,000
Patrick Clyne, John Davies, Jr.; 1 banker.

EAST MAUCH CHUNK—$11,000
Charles Stemler.

EASTON—$466,000
Samuel Ealer, Samuel Eller (farmer), Morjorie Harrison, F. Sandt. (doctor), Newton Turner; 1 dentist, 1 housewife, 1 manufacturer, 1 secretary.
Industrial Companies: —No. 4, 19 claims, $4,008; No. 6, 76 claims, $11,172.

EAST STROUDSBURG—$78,000
Rosie Jameson; 1 bank cashier, 1 manufacturer.

EAST WATERFORD—$4,000
Brinton Hockenberry.

EDENBURG—$8,000
Mae Hank.

EDGEWOOD—$28,000
John Bentley; 1 retired physician, 1 retired salesman.

EDWARDSVILLE—$68,000
John Malusis (retired).

ECKLEY—$13,000
Catherine Bradish.

ELIZABETH—$43,000
Robert Kirk.

ELIZABETHTOWN—$48,000
Charles Ashton; 1 farmer.

ELKINS PARK—$475,000
Julius Weyl.

ELLWOOD—$88,000
Stewart Eicholtz, Edwin Lamb, Howard McClymonds, Antonetta Nocera.

EMLENTON—$25,000
Meade Black, Nathaniel Hunter.

EMPORIUM—$36,000
Andrew Bauer.

ERIE—$1,313,000
Over 97 Ordinary Claims
Over 281 Industrial Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
8— 10,000 to 25,000
7— 5,000 to 5,000
15— 3,000 to 5,000
14— 2,000; 52—1,000
Robert Agan, John Brew, Dominick Carmosino, Mike Cogan, William Doyle, John Fuller, Simon Geisler (roofing contractor), John Geiger, Lydia Gilson, Dominick Jarzomski, Leon Jewett, William Kramer, John Krasinski (retired), Francis Latona, Charlie Lineberger, William Posaveo, Nora Propeck, Raymond Rose, John Schriever, Charles Silver, William Sly, Delbert Smith (clerk), Elmer Snyder, Charles Spencer, Frank Theno; 1 carpenter, 1 chemist, 1 deputy, 1 engineer, 2 physicians, 1 proprietor, 1 salesman, 2 supervisors.
Industrial Companies: —No. 3, 101 claims, $27,738; No. 14, 180 claims, $38,696.

ETNA—$135,000
Addison Lyon, Samuel Paterson.

EVANS CITY—$18,000
Raymond Erwin.

EVERETT—$37,000
Howard Rinard.

EVERSON—$25,000
Peter Mones.

EYNON—$36,000
Czaplinski Zali, Joseph Naurd (merchant).

FACTORYVILLE—$8,000
Frank Northup; 1 housewife.

FAIRCHANCE—$13,000
Rene Boucher.

FALLS—$4,000
Beecher Reeves.

FARRELL—$121,000
Madgeline Baltus, William Cooper, Jos. Kocis, Stanley Newton; 1 contractor.

FAYETTEVILLE—$18,000
William Williamson.

FINLEYVILLE—$6,000
Nicholas Perlick, David Stokes.

FORD CITY—$74,000
Nathan Friedland, Harry Hutchison; 1 glass worker, 1 mechanic.

FOREST CITY—$53,000
Jos. Degna.

FORTY FORT—$76,000
Superintendent Insurance Co.

FORT WASHINGTON—$10,000
William Wenstrom.

FLEMINGTON—$11,000
Charles Hager.

FRANKLIN—$216,000
Ira Brown, Joseph Burgess, William Crosart, William James (lumberman); 1 student.

FREELAND—$88,000
Joseph Battagliotti, Mary Halke, William McNeilis, Michael Sarga, Mike Stefanovitch, John Yamich; 1 fireman, 1 nun.

FREEPORT—$35,000
Howard Parker; 1 retired.

FREDONIA—$4,000
Theda Blake.

GALETON—$24,000
Paul Chalmers, Ellen Junker, Pearl Schaar.

GARDNERS—$10,000
Alice Coulson, Charles Snyder.

GENESEE—$12,000
Edward Daily; 1 mill worker.

GERMANTOWN—$317,000
Charles Adamson (retired); 1 retired.
Industrial Co. No. 3, 552 claims, $111,779.

GETTYSBURG—$47,000
Charles Chrismer.

GILBERTON—$41,000
Anthony Bush.

GLASSPORT—$93,000
Thomas Davis (packer in glass factory); 1 insurance agent.

GLEN CAMPBELL—$260,000
Joseph Clark.

GLEN CARBON—$3,000
Dave Hughes.

GLENSHAW—$30,000
Daniel Harvey (owner Express Co.).

GLENSIDE—$35,000
Alfred Parry (executive), Harry Saurman.

GOLDSBORO—$4,000
Harry Decker.

GRANTVILLE—$3,000
Charles Runkel.

GREAT BEND—$3,000
John Gorick.

GREENSBURG—$425,000
James Buchanan, Carl Erickson, Charles Hileman, Forrest Litchtenfels, Paul Perry, Salvatore Piazza, Amos Shafer, John Wible; 1 gas station attendent, 1 judge, 1 physician.
Industrial Co. No. 6, 21 claims, $3,718.

GREENVILLE—$81,000
Ralph Hamor, Grace Speir; 1 farmer, 2 foremen, 1 repairer, 1 retired.

GROVE CITY—$34,000
Oren Carner, Robert Dick, Joseph McConnell, George Robertson, Gertrude Winger; 1 housewife, 1 teacher.

(Continued on next page)

Pennsylvania—Continued

GUY MILLS—$3,000
Mary Daniels.

HALIFAX—$5,000
Harvey Hoffman.

HAMBURG—$235,000
Housewife.

HANOVER—$136,000
1 clerk, 1 manufacturer, 1 silk worker.

HARRISBURG—$1,643,000
Over 56 Ordinary Claims
Over 174 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,00 or over
2—	25,000 to 50,000
11—	10,000 to 25,000
12—	5,000 to 10,000
11—	3,000 to 5,000
10—	2,000; 10—1,000

Thomas Berry, Roger Buch (manufacturer), Joseph Freedman, Darius Hummel, David Kaufman, Scott Kendall, George Moltz, Jesse Moore (salesman), John Sheely, Raymond Sipe, Harry Sparver (clerk), Charles Spotts, Edna Tatnal (teacher), Eli Underwood, Miles Wagner, Alvin Weaver; 1 druggist, 1 lawyer, 2 merchants, 1 newspaper executive, 1 osteopath, 1 retired, 1 veterinarian, 1 veterinary surgeon.

Industrial Companies:—No. 1, 28 claims, $6,468; No. 5, 40 claims, $4,683; No. 6, 48 claims, $7,506; No. 7, 58 claims, $7,707.

HAVERFORD—$640,000
Salesmanager.

HAWLEY—$21,000
Luke Richardson (realtor).

HAZELHURST—$10,000
Floyd Kymer.

HAZLETON—$567,000
Hamilton Burnard, Edith Fishburn, Katherina Kachmanib, John Kohler, Ed Monrol, Grenyo Paraska, Katharine Robins, Paraska Szlapak, George Wilmot; 1 salesman.

Industrial Co. No. 4, 47 claims, $13,343.

HELLAM—$10,000
David Gilbert.

HELLERTOWN—$38,000
Mike Stapurski.

HERMAN—$3,000
Sammy Karenbauer.

HICKORY—$5,000
Charles Seachrest.

HOLBROOK—$4,000
Juanita Smith.

HOLSOPPLE—$11,000
Joseph Skobel.

HOMESTEAD—$114,000
Theodore Corey, Baer Friedlander.

HONESDALE—$58,000
1 clerk, 1 farmer, 1 mechanic, 1 teacher.

HOUSTON—$16,000
Angelo Verona.

HUSTONTOWN—$4,000
Charles Hoover.

HUNTINGDON—$76,000
Roy Smith.

HYNER—$3,000
Sam'l Peterman (farmer).

INDIANA—$122,000
William Gates (doctor), Gustav Smith; 1 druggist, 1 lawyer, 1 lumberman, 1 owner of garage, 1 salesman.

INGRAM—$38,000
William McCully.

JACOBUS—$18,000
Harry Yost.

JEANNETTE—$89,000
Lee Sankey; 1 hardware clerk.

JEDDO—$10,000
Patrick Marley.

JERMYN—$40,000
Teresa Carden, Martin McAndrew.

JERSEY SHORE—$55,000
James Nicholson.

JESSUP—$94,000
Bridget Dairs, Patrick Eagen, Mike Sewak, Anna Sokol.

JOHNSONBURG—$48,000
John Kranking, Edward Myers.

JOHNSTOWN—$388,000
Over 45 Ordinary Claims
Over 58 Industrial Claims
Elizabeth Brixner, Foster Buchanan, Harry Bruckner, Louis Custer, Samuel Daugherty, Julius Eckel, Fred Grantham, James Kinzey, David Kooser, Israel Lewis, Leroy Selders, Timothy Sullivan, Jr., George Walker; 1 clerk, 2 doctors, 1 foreman, 1 manager, 1 millwright, 1 reporter, 1 student, 1 teacher.

Industrial Co. No. 3, 58 claims, $13,384.

JONES TOWN—$5,000
Morton Horner (salesman).

JORDAN—$10,000
Phaon Bettner.

KANE—$78,000
Mevin Daniel (mail carrier), Walter Campbell, Arthur Carlson, Benjamin McCoy, Howard Pack; 1 driller, 1 policeman.

KENNETT SQUARE—$96,000
Hermann Schmaltz (merchant); 1 farmer.

KINGSTON—$247,000
Mary Koptcho, John Lahustein, Devi Sprague (executive), Samuel Tonkins (agent), Timothy Tubbs (plasterer); 1 housewife, 1 salesman, 1 storekeeper.

ANCHOR IN TIME OF NEED . . . .
Duty of father to carry life insurance.

KANSAS.—Not until one has been the beneficiary of a life insurance policy can one appreciate what it all means.

My husband's life insurance will enable us to keep our old home place, the place of his birth and childhood, the dearest spot on earth to him and his loved ones.

I can sincerely say that it is a duty of a husband and father to carry some life insurance. It means less worry for the loved ones left behind. It serves as an anchor in time of greatest need.

I am convinced that it is almost as much of a duty of husband and father to carry some life insurance, as it is for him to clothe and feed those nearest and dearest to him.

I have found the insurance men that I have had dealings with to be kind, helpful, honest and sincere in their business.—Mrs. Alice Morgan.

KITTANNING—$87,000
Raymond Ball; 1 teacher.

KNOXVILLE—$24,000
Eddie Husted, Daniel Shearer; 1 physician.

KULPMONT—$63,000
Jas. Koones, Fay Thomas.

KUTZTOWN—$38,000
N. E. Dunkelberger.

LAMARTINE—$4,000
Harry Edinger.

LANCASTER—$865,000
Lillian Askew, Herman Cawood (dentist), Ralph Sander, Dr. Harry Sultzbach, Robert Troup (manager Music House), Nathaniel Wolle; 1 auto mechanic, 1 clerk, 1 grocer, 1 merchant, 1 owner Music Store, 1 physician, 1 printer, 1 retired, 1 road contractor, 1 sugar merchant.

Industrial Companies:—No. 3, 90 claims, $16,717; No. 4, 29 claims, $4,390.

LANSDALE—$144,000
Oscar Fretz, Helen Longaker.

LANSDOWNE—$156,000
George Hill, H. W. Wooodward, Jr.; 1 lawyer, 1 railroad clerk.

LANSFORD—$185,000
John Quinn; 1 physician.

LATROBE—$146,000
Carmelita DeBoise, Paul Schandel.

LEBANON—$263,000
Abner Jones (metallurgist), Monroe Strickler (miller).

LEHIGHTON—$78,000
Adam Berger (retired), Albert Stout; 1 farmer.

LEMONT FURNACE—$16,000
John Patterson.

LENHARTSVILLE—$4,000
Irvin Obyle.

LEWISTOWN—$178,000
Samuel Wilson; 1 banker, 1 cashier, 1 viscoe worker.

LIBRARY—$17,000
Charles Clark; 1 electro-chemist.

LITTLE MEADOWS—$3,000
John Murphy.

LOCK HAVEN—$149,000
Karl Krone, Kleine Royer, Harry Satterlee; 1 barber, 1 carpenter, 1 store manager, 1 student, 1 tailor.

Margaret Bond, Benjamin Canon, Anna Cigas, Lizi Eatu, John Garbett, Michael Goch, John Hoerr, Anna Hovanec, Geo. Hrico, Mary Kovac, Frederick Krill, Joseph Kubes, Mary Kuprjak, Mack Combs, Jos. Polsel, Mary Rarick, Mary Russen, Eva Sarson, George Smith, Tomasz Wiater; 1 retired, 1 saleslady, 1 student.

Industrial Companies: No. 3, 220 claims, $75,568; No. 8, 39 claims, $7,670; No. 14, 40 claims, $8,763.

McKEES ROCKS—$120,000
Mary Britzka, Thos. Donahoe; 1 retired forelady.

MAHAFFEY—$6,000
Ernest Fasbotter; 1 telegraphy agent.

MANNS CHOICE—$4,000
Clarence Hyde.

MANSFIELD—$60,000
Housewife.

MARCUS HOOK—$44,000
James Rath.

MAUCH CHUNK—$43,000
Lawyer.

MAYFIELD—$46,000
John Dywonizyk, John Nayduch, Stephen Shweda.

MEADVILLE—$385,000
Seldon Brooks, Chas. Ferer, Robert Gaskill, Peter Kelling (contractor), Leonard Quinn; 1 county treasurer, 1 executive, 1 milkman, 1 newspaper distributor, 1 postal clerk, 1 salesman, 1 student.

MECHANICSBURG—$67,000
William Stover, Calvin Weaver; 1 physician.

MEDIA—$254,000
Henry Snowden, Jr.

MEHOOPANY—$25,000
Lloyd Henning (engineer); 1 farmer.

MELROSE—$235,000
Adolf Berg.

MERCER—$27,000
John Royle; 1 miner.

MERION—$815,000
Leonard Botfield, Daniel Murphy; 1 contractor, 1 merchant.

MIDDLETOWN—$54,000
Katherine Reilly.

MILANVILLE—$4,000
Louis Kleffmann.

MILESBURG—$4,000
Carl Rossman.

MILFORD—$6,000
Edward Orben, Jr., 1 liveryman.

MILLERSTOWN—$13,000
Leila Leah; 2 blacksmiths.

MILL HALLS—$14,000
William Roffe.

MILLVALE—$96,000
John Hall.

MILVILLE—$8,000
1 farmer, 1 housewife.

MILTON—$123,000
1 executive, 1 farmer, 1 mechanic.

MINER MILLS—$39,000
Andrew Bukoweriski, M. Kanner, Mary Trentouska; 1 merchant.

MINERSVILLE—$78,000
Tremble Bolis.

MINOOKA—$3,000
Alex Dumbrock.

MOHRSVILLE—$5,000
Albert Stoudt.

MONACA—$67,000
James Gormley (physician).

MONESSEN—$150,000
Andrew Hill, George Mowl, Nielo Niukkanen, William Smallwood (building contractor).

MONTGOMERY—$320,000
Julia Decker, Julius Levi, Henry Scholler; 1 executive, 1 superintendent.

MONTOURSVILLE—$47,000
John Callahan; 1 cabinet maker, 1 farmer, 1 merchant.

MORGAN—$3,000
Alfonso Agnemo.

MORRISVILLE—$10,000
Henry Plough.

MOUNT BETHEL—$5,000
Edgar Frutchey.

MOUNT CARMEL—$145,000
Milton Becker, Magaline McHugh, Mat Matulis, Frank Pulaski.

MOUNT LEBANON—$52,000
Agnes Anderson, Lucy Lorak, Peter Walker.

MOUNT PLEASANT—$66,000
Andrew Kaczmarek, Walter Smith; 1 retired.

MOUNT PLEASANT MILLS—$16,000
Robert Heintzelman, Laura Springman.

MOUNT UNION—$78,000
Merchant.

MUNCIE—$69,000
Robert Burns (painter), Fred Funston (general manager); 1 farmer.

MUNHALL—$57,000
Morris Goldman, Charles Irwin, Louis Martin; 1 superintendent.

NANTICOKE—$48,000
Seth Kistler (physician).

NARBERTH—$80,000
1 hardware dealer, 1 steamship executive.

NAZARETH—$75,000
Retired.

NEVILLE ISLAND—$3,000
John Story.

NEW BETHLEHEM—$14,000
John Males.

NEW BLOOMFIELD—$6,000
Edgar Bower; 1 famer.

NEW CASTLE—$367,000
Over 29 Ordinary Claims
Over 26 Industrial Claims
Herman Dague, Jas. Devlin, Robert Hainer (realtor), O. J. Hartsuff (retired superintendent), Robt. Hill, Sinks Marvl, Ernest McCreary, Filomena Martini, James O'Loughlin, John Owens, Dziot Rzeeznik, Ulric Sweesy; 1 clerk, 1 housekeeper, 1 teacher.

Industrial Company:—No. 6, 26 claims, $2,701.

NEW CUMBERLAND—$46,000
Mary Gordon; 1 salesman.

NEW FREEPORT—$6,000
Lee Cumberledge.

NEW KENSINGTON—$164,000
Marletta Collier, Harold Spencer, Oliver Taylor, Dennis Reeser (druggist), Elias Sassin; 1 farmer, 1 glazier, 1 merchant, 1 retired tin mill worker, 1 student, 1 superintendent.

NEWFOUNDLAND—$3,000
Charles Sommer.

NEW RINGOLD—$7,000
William Huegel, Calvin Zimmerman.

NEW SALEM—$3,000
Arthur Johnson.

NEWTOWN—$17,000
Lewis Bothwell, Chas. Cain.

NEWVILLE—$15,000
James Hemminger.

NOBBE—$10,000
Walter Wirth.

NORTHAMPTON—$65,000
Paul Rosiar, Meri Wallo.

NORTH EAST—$46,000
Edith Morgan; 1 farmer, 1 retired.

NORRISTOWN—$630,000
Edw. Dempsey, John Fryn, C. W. Larson (tailor).

Industrial Companies:—No. 3, 184 claims, $37,397; No. 4, 27 claims, $6,693; No. 6, 126 claims, $15,776.

OAKMONT—$139,000
George Glinoe, John Thomas; 1 retired executive.

OIL CITY—$482,000
Sherman Keller, Faye Lesh, William Schoonover, Harold Wiant (clerk), Jos. Wilson, Ray Whitling; 1 druggist, 1 foreman Printing Dept., 1 oil producer, 1 realtor.

OLD FORGE—$17,000
Mary McCutcheon, Angelo Minella.

OLYPHANT—$117,000
Wasyl Dragon, Quinn Dragone, Mary Gamula, Andrew Grancy, Florence Krett, John O'Connor; 2 retired.

ORELAND—$88,000
1 executive, 1 furniture manufacturer.

ORWIGSBURG—$37,000
Treasurer.

OSCEOLA—$21,000
Fred Dusen, John Catherman.

OVERBROOK—$6,000
Henry Mayer, Jr.

OXFORD—$33,000
W. H. Hamill.

PARADISE—$20,000
Farmer.

PARKERS LANDING—$18,000
William Patton, Peter Peters; 1 engineer.

PARSONS—$47,000
Michael McGeehan, Anthony Misenich, Dora Novenski.

PAXTANG—$23,000
Franklin Downey.

PECKVILLE—$88,000
John Hanzes, Samuel Ryzanich.

PENFIELD—$10,000
Piere Rohr.

PERRYOPOLIS—$4,000
George Sisley.

PETERSBOROUGH—$40,000
Architect.

PHILADELPHIA—$34,688,000
Over 701 Ordinary Claim
Over 6,781 Industrial Claims
CLAIMS BY AMOUNTS:

2—	$500,000 or over
4—	250,000 to 500,000
15—	100,000 to 250,000
15—	50,000 to 100,000
32—	25,000 to 50,000
74—	10,000 to 25,000
115—	5,000 to 10,000
99—	3,000 to 5,000
108—	2,000; 233—1,000

John Adsetts, William Alexander (plumber), Jas. Arrington, John Baj, Wladislaw Bay, John Barnes, Aaron Belber (manufacturer), Ray Bendiner, Edward Bennis, Charles Benze, William Berks, Harry Bowen, Sarah Blum, Herman Brauns, Samuel Braz, James Brennau (policeman), Fred Breitinger, James Britt, George Brown, Howard Brown, Charles Brumegraber, Adolph Burdwise (realtor), William Cameron, John Campbell, Melville Campbell, George Campbell, Peter Cannon, John Caney (student), Tomasino Camiso, Leo Cashman, Geo. Cauffman, Josef Cetera, Whitwell Coxe, Arthur Childs, Harry Clawson, Albert Clegg, Arthur Coney (coal dealer), Harold Cross, Roger Curtis, Serger Curtus.

Arthur Damiano, John Davis, Max Davis, Edward Dearie, Samuel Dessin, Flormeno Di Alerio, Herbert Dickson, Joseph Doorey, Emmett Earley, Charles Edgar, Albert Emmons, Benjamin Faggin, William Falk, Nicholas Fegeley, Eugene Felden, Palma Felix, Thos. Finley, Joseph Firth, Lillian Foote, Charles Freeman (sergeant U. S. Navy), William Geritz, William Gettz, William Gurburg, Morris Godfrey, Sol Goldstein, John Gordon, Paul Gottlieb, Abraham Globman, Cornelius Green, Julius Gammerman, James Hannah, Louis Harris, Frederick Hawkins, Elizabeth Hayes (forelady), Sarah Hayler, Mary Hendricks, Louis Henig, Jr., Francis Hinson, Jos. Hirst, Harry Holland, James Holland, Mary Horowitz, William Hulshizer, Edward Hurwitz.

Arthur Jacoby, J. D. Jaques, Albert Johnson, E. E. Johnson (manager Newspaper Co.), William Johnson, John Johnstone, Lew Joseph, Lillian Kaer, Jacob Kahn, Martin Kalwaic, Benjamin Kaplan, Gertrude Kearney, Elky Kemetsky, Charles Kessler, James King, David Kline, Samuel Kohn, Anna Koslofsky, Eugene Knaeble, Nathan Krivitzkin, Henry Kuhn, Ethel Lane, Paul Ledet, Joseph Leone, William Lewis, William Lister (receiv. clerk), Horace Loeb, Herbert Logan, James Longmuire (engineer), Lawson Lufkin, Antonio Luse (engineer), Jas. Lynch, George McClernand, John McCullough (clerk), Patrick McDonnell, John McEvoy, John McGarvey, Edward McGoldrick, James McKay, Joseph McLaughlin (meter assembler), Arthur McNaight, Roy Maddrey, Abraham Magazinick, John Markhorst, Jacob Markowitz, Joseph Marsh (executive), Violet Martin (student), Joseph Mattencci (butcher), James Mills, Albert Moldawer, Mary Moughan, Henry Mueller, William Mullen, Newton Mumford.

George Oakley, John Obert (paperhanger), Sophie O'Biedyeuska, Rose O'Brien, John O'Donnell, Alfred Offenberg, Robert Ogden, Thomas O'Rourke, Walter Pamalee, Joseph Pawell, William Peters, Joseph Pifer, William Porter, Otis Powell, Louis Rabe, George Radcliffe, McClurney Radcliffe, Carl Radke, George Raiser, Wilson Rayner, Jr. (student), Joseph Reiley, (salesman), Leroy Richards, Edward Robinette, John Rorke, Jr., Louis Rosow, Nicholas Rosolwicz, John Rushton (steamfitter), Maurice Rushton, Herman Schaefer, Henry Schorr, Michael Schuld, Lloyd Schultz, William Scott (clerk), John Seegers, Sr., Dr. James Shields, Jan Smit, Isaac Smith, Max Smith, Solomon Snitzer, John Snyder, Mary Smyth (clerk), George Springer (woodworker), Samuel Stalberg, Pietro Stea, Fred Stephenson, Myrtle Stevens, William Struck, Alva Swearingen.

Howard Taylor, Helen Temple, Helen Tevis, Geo. Thomas, Howard Thomas, John Thomas, Alfred Thompson, Robert Thompson, Andrew Torrance, Martino Vacante, Feliciano Valdera, Walter Hengel, Leon Wachs, Peter Wadosky, Geo. Wagner, Timothy Walsh, Jas. Weikel, Herbert Weinberg, Max Weiss, Frank Williams, Laura Willmgmyer, Louis Winokur, David Wood, Julian Wright, Alexander Wyld, Frank Zornick.

Additional partial list by occupations: Advertiser, auditor, auto dealer, baker, banker and insurance agent, 3 bookkeepers, box manufacturer, broker, 2 buyers, 4 clerks, clothing cutter, coal dealer, contractor, credit manager, dentist, dressmaker, dress shop owner, 14 executives, foreman, fuel dealer, furs and hides dealer, grocer, 3 housewives, insurance broker, 2 insurance salesmen, iron broker, jewelry salesman, 5 lawyers, manager funeral contracts, manager hardware store, 7

(Continued on next page)

Pennsylvania—Continued

manufacturers, 2 merchants, milk dealer, minister, 2 office managers, oil dealer, 5 physicians, porter, produce dealer, produce merchant, railroad worker, 10 realtors, 24 retired, 5 salesmen, sales manager, secretary, showcase manufacturer, steamship broker, 2 superintendents, surgeon, 3 tailors, teacher, truck driver, 3 undertakers, watchman.

Industrial Companies: —No. 1, 147 claims, $26,161; No. 3,608 claims, $96,327; No. 4, 633 claims, $143,457; No. 5, 60 claims, $13,018; No. 6, 279 claims, $40,855; No. 7, 78 claims, $10,358; No. 8, 298 claims, $60,091; No. 16, 678 claims, $94,178.

PHILIPSBURG—$36,000
William Bock.

PHOENIXVILLE—$86,000
Agnes Evanes.

PITCAIRN—$97,000
Leander Doutt, Francis Toohill, Jr.; 1 retired.

PITTSBURGH—$29,931,000
Over 761 Ordinary Claims
Over 2,043 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$250,000 or over
4—	100,000 to 250,000
14—	50,000 to 100,000
23—	25,000 to 50,000
43—	10,000 to 25,000
86—	5,000 to 10,000
162—	3,000 to 5,000
146—	2,000; 282—1,000

Harry Allen, Frederico Alvino, Clyde Anderson, Charles Bacon, James Bacouras, Nora Bachus, Stephen Baldy, Esther Bankert, Dr. Irvin Baumgartner, Charles Beech, Claude Bethel (engineer), Vasil Blicha, William Bonesteel, Willis Boothe, Frederick Bowery, Joyce Budget, Jacob Brosi, Angel Cammuso, Jos. Carder, Wesley Christy, Alfonso Ciancio, Velma Ciotola, James Cowell, William Clasper, Henry Claus, Margaret Cleland, Wilbur Clevenger, Isaac Cohen, William Cohen, Jesse Coleman (manufacturer), Domenico Coletta (restaurateur), Orland Cook, William Copeland, Ellis Cord, Thomas Cunningham, Charles Cyprych, Mollie Daniel, Sarah David, Jno. Dimling, Hilda Dobner, Rocka Domiano, Norbert Domhoff, Michael Doughterty, Bertus Dugan, Robert Dugan, Robert Dyson.

Elmer Eckert, Eugene Einenlado, Pauline Engel, Alexs Eremita, Cesina Fandozzi, Antonio Farina, John Faughnan, Jacob Fibus, Valentine Flory, Frederick Fournier, William Fox, Esther Friedman, Mary Gavigan, Casper Gellertz (clerk), Sebastiano Gentil, Louis Gerber, Esther Goldenberg, Sol Golstein, Henry Gow, Giuseppe Gregario, Samuel Grenet, Oliver Grenet Henry Griffith (engineer), Johanna Gross, Francis Guthrie, Alexis Hamburger, Roy Hamlin, William Hammon, Herman Hannach, Charles Hanna Hilda Hannon, Nick Haniotis, Thos. Hartmann, Arthur Hauser, Edward Hawkins, Fred Hawkins, Walter Heeren (factory superintendent), Thomas Hession, James Hetrick, Robert Hickman, Paul Hill, John Hood, Sr., Mary Hood, Frank Huffman, Russel Hume, Sarah Hutchison.

Albert Jacks, Samuel Jay, Louis Kardosh, Harry Karnes, Louis Kastrantas, Adam Kazmierski, Jane Kenny, John Kerkhan, Eva Kinas, Henry Klages, Edw. Kleinman, John Kohne, Harry Kubitz, John Kurekoff, Helen Kuzia, Crescenzo Labriola, Patrick Lennon, William Lewis, Patrick Linaugh, S. E. Lippert, Gerald Lipsitz, John Long, John Lovingston, Bridget Lyons, John McCausland, Robert McCully, Patnak McDonnel, Arck McKinley, Joseph McKinnon, William MacAfee (banker), Dorothea MacHolsopple, William Mahaffey, John Mansmann, Leonard Marino, George Marks, Joseph Marsh, Fred Marshall, William Marshall, Harry Maston, Paul Maxwell, Robert Meade, Wilbur Means, Martin Meibner, Stephen Milkovich, Louis Millar, Josephine Miller, Catherine Mitsch, Franklin Moreland, John Moroz, Sr., Joe Mulroe, John Murray.

Jennie Nathan, Rocco Navarro, Jessie Newton, Jeremiah O'Brien, Thos. O'Malley, Margaret Ohl, Alfred Overchashier, Maurice Ories, Michele Palazzom, Rosa Paonessa, Pelegrino Pellegrini, Peter Perchella, Clyde Pixley, Arthur Rabe, Arthur Rahenkamp, Walter Reinecker, Josephine Riley, Mildred Ringel, John Robbins, Patrick Rodgers, Geo. Rom, John Rosek, Charles Rosewell, Samuel Ross, Elizabeth Roth, Jacob Rubenstein, Carl Rueppel, Henry Rust, Joseph Samide, Patrick Scanlon, Edward Schano, Peter Schneider, William Scott, Jr., Adolph Siebert, Harry Sigal, Hagop Shakarian, Michael Sharak, Edward Shalvey, Jr., George Shelton, Roscoe Shenkle, (chauffeur), Victor Shepard, Barton Shover, Tillie Skwarla, Lester Blair, Joseph Socosky, Elizabeth Sparer, Albert Speers, Howard Stewart (executive), Wm. Stewart, Margaret Story, Cosimo Tasillo, Herman Tauberg, Jesse Taylor, Maynard Teall (lawyer), Elias Terner, John Tillett, Mary Tokas, Dominick Tramonte, Joseph Uhrin, Domenick Valente, Jos. Vigneau, Leone Vincenzo.

Michael Walsh, Frank Walters Joseph Walters, Frank Weis, Sr., William Weiss, Martin Weisburn, David Welch, Frank Werner, Carrie Werner, Elmer White, Tod Williamson, Geo. Wright, Bersnslaw Wysomierski, Jacob Zasloff, Ladislaus Ziemianski (priest).

Additional partial list by occupations: Alderman, auditor, 2 bakers, 2 barbers, carpenter, chairman, 2 clergymen, clerk, confectionery dealer, consulting engineer, credit manager, decorator, dentist, electrical worker, electrician, engineer, estimator, 6 executives, furniture dealer, furrier, grocer, health inspector, 7 housewives, ice and coal dealer, 2 insurance agents, investments, jeweler, lawyer, manager, machinist, manufacturer, 2 merchants, owner manufacturing co., pharmacist, 3 physicians, plug turner, practical nurse, practitioner, 2 realtors, restaurateur, 17 retired, 8 salesmen, science practitioner, student, superintendent cemetery, superintendentl abor and industry, superintendent shoe store, tailor, teacher, treasurer, watchman.

Industrial Companies: —No. 1, 163 claims, $31,162; No. 3, 629 claims, $164,300; No. 4, 18 claims, $4,170; No. 5, 226 claims, $46,931; No. 6, 152 claims, $32,332; No. 7, 51 claims, $8,384; No. 8, 117 claims. $25,147; No. 14, 687 claims, $137,576.

PITTSTON—$187,000
Alex Hanch, John Donnely, Charles Graziano (undertaker) 1 clergyman, 1 laborer.

PLATTSBURG—$5,000
Elisha Arnold.

PLEASANTVILLE—$6,000
Manasseh Korb.

PLYMOUTH—$118,000
Edward Marty; 1 doctor.

POCONO LAKE—$3,000
George Rittenhouse.

POTTSTOWN—$165,000
1 draftsman, 1 lawyer, 1 merchant.

POTTSVILLE—$255,000
David Atkins, Thomas Donaldson, Geo. Gusvarry, Wilard Harper (clerk), Jos. Jennings, Peter Pugor; 1 executive, 1 physician, 1 police captain, 1 restaurateur, 1 teacher, 1 truck driver. Industrial Co. No. 4, 73 claims, $17,637.

PORT CARBON—$56,000
Henry Miller.

PORTERSVILLE—$4,000
John McDevitt.

PORT ROYAL—$5,000
William Moyer.

PUNXSUTAWNEY—$118,000
Attorney.

QUAKER CITY—$180,000
2 executives.

READING—$1,812,000
Over 189 Ordinary Claims
Over 158 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
4—	25,000 to 50,000
7—	10,000 to 25,000
5—	5,000 to 10,000
15—	3,000 to 5,000
27—	2,000; 130—1,000

Willis Bridegam, Irvin Diener, John Ebersole, Donald Fink, John Gayewski, Gebhart Wayne, Arno Hamel, Mary Hartman, George Hoffman, John Koch (shipping clerk), Geo. Lotz, Charles Reiver, Chester Ritchie (hotel manager), Joseph Sellers (clothier), Helen Shoemaker, Elmer Stoudt, Howard Wisler; 1 dealer, 1 insurance agent, 1 lawyer, 1 manager.

Industrial Companies: —No. 3, 62 claims, $13,619; No. 4, 42 claims, $8,430; No. 6, 54 claims, $8,048.

RENOVO—$83,000
2 merchants.

RETREAT—$5,000
Frank Lenahan, John Lenahan.

RIDGWAY—$82,000
George Gidas, Carl Young (lineman); 1 secretary.

RIMERSBURG—$12,000
John Hartman.

ROARING SPRING—$28,000
Dorothy Keith.

ROCHESTER—$69,000
Carl Braughler.

ROME—$4,000
Donald Foster.

ROSELYN—$5,000
Anna Davenport (student).

SAINT CLAIR—$76,000
John Brisuda, George Miziczka, Mary Shur, Michael Srujaer.

SAINT MARYS—$78,000
Barbara Lesser, Jas. O'Brien.

SAEGERSTOWN—$10,000
Ernest Hawkins (superintendent).

SALTSBURG—$11,000
Guiseppe DeLisi.

SAMOSET—$3,000
Robert Stockley.

SAXONBURG—$3,000
Elmer Kennedy.

SCHUYKILL HAVEN—$61,000
Adam Butsock.

SCHWENKSVILLE—$3,000
James Smith.

SCOTTDALE—$68,000
Mike Misinaj.

SCRANTON—$3,636,000
Over 132 Ordinary Claims.
Over 117 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
2—	50,000 to 100,000
3—	25,000 to 50,000
12—	10,000 to 25,000
18—	5,000 to 10,000
20—	3,000 to 5,000
17—	2,000; 59—1,000

Harry Acker, Louis Andres, M. H. Broadhurst, Charles Canavan, William Cobb, John Collins, Cornelius Comegys, Franklin Connolly, Bernard Connolly, William Diehl, Dr. Daniel Evans, Sadie Evans, Lorenzo Fowler, Thomas Gardner, Mike Gavalis, Mary George, Philip Glazier, Walter Henwood, Michael Howley, Steve Jakubovski, Louis Kaufman, Margaret Kearney, Patrick Keegan, William Kurrle.

Joseph McCrone, John McGraw, John McHugh, Michael McNulty, Abe Mandel, Charlie Marichok, Thos. O'Malley, Roswell Patterson, Elizabeth Parsons, Stanilovas Petrauskas, Allan Pryor, Rees Reese, Harry Schoen, William Stein (retired), Guy Swingly, Jos. Tuns, John Walsh, Lucy Ward, Philip Warren, Walter Wilkins, Walter Williams, John Wilson, Michael Zivick.

Additional partial list by occupations:

Banker, 2 contractors, driller, foreman, hotel owner, housewife, manufacturer, merchant, mechanical engineer, miller, mine foreman, miner, physician, realtor, 3 retired, salesman, secretary, teacher.

Industrial Co. No. 4, 117 claims, $35,124.

SEWICKLEY—$240,000
George Hegner, Jas. Lippincott (retired); 1 hardware merchant, 1 retired pharmacist.

SHAMOKIN—$256,000
Mary Boden, Konetski Lekadra, Francis Meek; 1 clerk, 1 retired.

Industrial Co. No. 4, 80 claims, $16,740.

SHARON—$267,000
Over 29 Ordinary Claims
Mary Bauer, Reuben Cohen (merchant), Earl Davis, Ernest Erb, Chas. Ford, Walter Hickey, Mike Kundla, Leslie Springer (engineer), John Riegelman, John Peto, William Ryan, Jacob Sigler, Harry Timblin; 1 bookkeeper, 1 housekeeper, 1 proprietor, 2 retired, 1 salesman, 1 steel inspector, 1 stenographer, 1 tailor.

SHARPSVILLE—$65,000
Lloyd Bartleson, William Bowen, Elmer Masterson, Charles Totten, Thos. Szumski.

SHENANDOAH—$235,000
Walter Drogalis, Stanley Minkeewiez; 1 housekeeper.

SHIELDS—$18,000
John Patton.

SHIPPENSBURG—$169,000
Engineer Pump Co.

SHIRLEYSBURG—$3,000
Rose Terrizzi.

SIMPSON—$19,000
John Garbera, Anthony Voroscak.

SMETHPORT—$20,000
William Cleveland; 1 farmer.

SMITHTON—$6,000
Robert Hall; 1 retired.

SNEDEKERVILLE—$3,000
Myrtie Runnell.

SNYDERTOWN—$4,000
David Eister.

SOMERSET—$76,000
John Lenox, John Stratler, Edward Shaulis; 1 inspector, 1 lawyer, 1 lumber dealer.

SOUTH FORK—$44,000
Raymond Plummer.

SPRINGFIELD—$36,000
O. W. Osterlund.

SPRING VALLEY—$16,000
Leonard Crewe (retired).

STATE COLLEGE—$60,000
Roy Beman (clerk); 1 insurance agent.

STEELTON—$95,000
Joseph Solomon, Margaret Stahler, Patience Zimmerman.

STILLWATER—$10,000
Frank Kayman (farmer and merchant).

STONEBORO—$9,000
William Perrin.

STOYESTOWN—$4,000
George Lohr.

SUGAR GROVE—$4,000
Ralph Linsdale.

SUGAR NOTCH—$3,000
Edmund Matthews.

SUMMIT HILL—$53,000
John Shires.

SUMTER—$10,000
Charles Engel.

SUNBURY—$157,000
Nancy Welker; 1 draftsman.

SWARTHMORE—$46,000
Charles Parker; 1 salesman.

SWOYERVILLE—$10,000
John Gorda, Mary Kopco, Albut Krakovsky.

SWISSVALE—$153,000
Orrin Brugh, Samuel Lanyon, Joseph Lanyon; 1 bricklayer.

TAMAQUA—$130,000
Peter Melchon; 1 auto machinist.

TARENTUM—$96,000
Maurice Iseman, Barnet Nevins; 1 interior decorator, 1 road watchman.

Names in each town are only a partial list of claims paid during 1937.

TIONESTA—$19,000
Kenneth Haslet; 1 lumberman.

TITUSVILLE—$98,000
Robert Arnawine, Robert Buser, Jr., Frederick Whitcomb; 1 insurance agent, 1 retired.

THREE TUNE—$80,000
Albert Grigg.

TROOP—$95,000
John Arcesewski, Franciska Bogacka, John Hurney, Bronislaon Kuklo, Walenty Rotkowski, Chester Sosnosky, Bromslaw Swierzinsky.

TRAFFORD—$43,000
William Bollinger.

TRANSFER—$13,000
Michael Heini, Martin Pusker.

TRESKOW—$10,000
Theresa Noga, Anna Smar, Anna Vinchur.

TROY—$35,000
Harry Matteson; 1 farmer, 1 insurance agent.

TRUCKSVILLE—$10,000
Myron Rhodes; 1 painter.

TYRONE—$115,000
Robert Piper, Catharine Stonebraker; 1 physician, 1 retired ice cream manufacturer.

UNION CITY—$47,000
William Humphrey, John Mulkie, Emery Shreve.

UNIONTOWN—$316,000
William Beatty, David Evans, Elaine Goldberg, Robert Jeffrey, George Lineburg, Clarence Port, Joseph Saley, William Stone, William Walker; 1 optician, 1 salesman, 1 surgeon.

Industrial Co. No. 6, 33 claims, $7,082.

UNITY—$4,000
Harry Davison.

UPPER DARBY—$282,000
William Lanver (promotion manager), John Mann, Samuel Mills, J. F. Seeber; 1 manufacturer, 1 salesman.

VANDERGIFT—$115,000
John McCormick, Harry Royer, John Zanos; 1 merchant.

VENANGO—$3,000
Emmett Stine.

VENUS—$3,000
Harry Masters.

WALNUT PORT—$12,000
William Markle.

WAPWALLOPEN—$5,000
Peter Hart.

WARDFORDSBURG—$3,000
Milton Hill.

WARREN—$190,000
Edson Jeffords, Chas. Johnson, Andrew Stringer, Elias Weiler; 1 housekeeper, 2 housewives, 1 salesman, 1 secretary.

WARRINGTON—$3,000
J. H. Hines.

WASHINGTON—$547,000
Samuel Davis, I. L. McCullough, Thomas Marshman, John Reeves, Maurice Willson; 1 lawyer, 1 secretary, 2 retired.

WATSONTOWN—$24,000
Jos. Lowry (retired farmer).

WAYMART—$6,000
Thomas Cawley; 1 merchant.

WAYNE—$125,000
William Dickson, Gallagher Dennis; 1 florist, 1 secretary.

WAYNESBURG—$45,000
James Knox, William Phillips, Jr., Norman Wood.

WEATHERLY—$21,000
Michael Petchell.

WEST ALIQUIPPA—$4,000
John Shacalo, Stanko Urosevich.

WEST CHESTER—$130,000
Retired.

WESTFIELD—$61,000
Edith Fowler, Samuel Faulkner, Roy Pride, Lois Simpson; 2 merchants, 1 monument dealer.

WEST FINLEY—$5,000
Charles Goodwin.

WHITE HAVEN—$30,000
Housewife.

WHITE POST OFFICE—$3,000
William McGregor.

WILKES-BARRE—$1,429,000
Over 68 Ordinary Claims
Over 120 Industrial Claims
Patrick Carey, Kathryn Dambranska, Michael Flaherty, John Garrity, Ethel Grem, John Grohowski, John Hilbert, Mary Hourigan, Elik Hywiak, Mary Kabaika, Catherine Kivalek, Jacob Lasman, Anthony Mackiewicz, Helen Mahoney, Thomas Maloney, Thomas Mitchell, John O'Donnell, John Paul, George Peters, Victoria Pivarek. Catherine Ritter, Israel Sperling, C. W. Sturdevant, Michael Vargo, Thomas Watkins. William Waecavage; 1 merchant, 1 peddler, 1 pump runner, 2 retired, 1 shoe salesman.

Industrial Co. No. 4, 120 claims, $33,382.

WILKINSBURG—$290,000
John Cochran, Ralph Goodwin, Roy Kuhn, Gilbert Mothersbaugh.

WILLIAMSPORT—$990,000
Orlando Camp (merchant), Leland Crist, Michael Derstine (minister), Charles Kahn, Clarence Mills, Emma Sims, Lucius Walton; 1 executive, 1 farmer, 2 housewives, 2 merchants, 1 physician.

WINDBER—$93,000
Elmer Berkhimer, Mike Horvath.

WORMLEYSBURG—$17,000
Newspaper manager.

WYNCOTE—$490,000
Capitalist.

WYOMING—$47,000
Jasper Kwiatkowsky.

WYNNEWOOD—$730,000
Laird Simons.

YORK—$986,000
Over 56 Ordinary Claims
Over 82 Industrial Claims
Carl Chamberlain, Raymond David, Guy Gibson, Harry Gruver, Jacob Hershey, Richard Lueders, Francis McGready, J. L. Ness, William Schweitzer; 1 bookkeeper, 1 foreman, 2 lawyers, 1 lumber merchant, 1 machinist, 1 manufacturer, 1 merchant, 1 pensioner, 1 physician, 2 retired, 1 salesman, 1 superintendent.

Industrial Co. No. 5, 30 claims, $5,489; No. 6, 52 claims, $6,497.

RHODE ISLAND

Total Payments in State.....$26,100,000
Rank in Payments.....25th
Rank in Population.....37th
Payments Per Capita.....$38.32

ASHTON—$13,000
Fred Quinn (contractor).

BARRINGTON—$117,000
Lynne Hoag (retired).

BRISTOL—$243,000
Boat carpenter.

BRISTOL HIGHLANDS—$48,000
Howard Fitz (retired).

CENTRAL FALLS—$267,000
Secretary.

CHARLESTOWN—$46,000
Executive.

CRANSTON—$316,000
James King (manufacturer).

CUMBERLAND—$188,000
Maynard Yoakam (retired).

EDGEWOOD—$79,000
Samuel Brown (refiner).

FISKEVILLE—$35,000
Robert Gee (superintendent).

KINGSTON—$7,000
William Anderson.

(Continued on next page)

Rhode Island—Continued

NEWPORT—$248,000
Archie Barker; 1 station attendant.

PAWTUCKET—$1,858,000
Carl Albin, Bedard Arthur, Louis Monast (realtor), Herbert Phillips (retired), Elmer Wightman (proprietor); 1 manufacturer.
Industrial Co. No. 3, 740 claims, $167,349.

PROVIDENCE—$5,880,000
Over 173 Ordinary Claims
Over 1614 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
2—	50,000 to 100,000
4—	25,000 to 50,000
11—	10,000 to 25,000
20—	5,000 to 10,000
23—	3,000 to 5,000
15—	2,000; 97—1,000

John Canning (lawyer), Sylvester Coen (executive), Alexander Kleinberger, James Leech (physician), Walter Lockhart (office manager), John Lyons, Paul McIntyre (attorney), John Merchant (executive), Albert Peck (sales manager), Alfred Potter (executive), Abraham Schechter, Louis Tower (executive), Thomas West, Jr. (banker), William Williamson.

Additional partial list by occupations: Banker, bookkeeper, credit manager, educator, electrician, insurance agent, manufacturer, physician, 2 retired, 2 salesmen, student, tinsmith.
Industrial Co. No. 3, 1614 claims, $345,006.

RIVERSIDE—$34,000
Carpenter.

SLATERSVILLE—$26,000
Solon Turner.

RIVERSIDE—$4,000
Retired.

WAKEFIELD—$56,000
Executive.

WALLUM LAKE—$27,000
Virgil Danford.

WESTERLY—$188,000
Furniture merchant; 1 meat cutter.

WEST WARWICK—$216,000
Industrial Co. 3, 223 claims $49,572.

WICKFORD—$93,000
Benjamin Jackson (antique dealer).

WOONSOCKET—$940,000
Aime' Bonin (manager), John Duffy, Patrick O'Donnell (retired); 1 manager, 1 salesman.
Industrial Co. No. 3, 420 claims, $100,694.

SOUTH CAROLINA

Total Payments in State.....$19,700,000
Rank in Payments.....33rd
Rank in Population.....25th
Payments Per Capita.....$10.60

ADAMSBURG—$5,000
Clyde Adams.

AIKEN—$64,000
Leon Plukett, Frederick Schroeder; 1 dealer, 1 dentist.

ALLENDALE—$16,000
School superintendent.

ANDERSON—$281,000
William Farmer, W. Gilmer, James Hammond, Joseph Hembree, James Manly, Charles Minor, Charles Watkins; 1 clerk, 1 druggist, 1 executive, 1 nurse, 1 saleslady.
Industrial Co. No. 2, 69 claims, $15,289.

BAMBERG—$10,000
James Hill; 1 farmer.

BARNWELL—$14,000
John Hogg.

BATESBURG—$57,000
Annie Hutto.

BATH—$11,000
Victor Asbill, John Green.

BEAUFORT—$18,000
John Medlock, William Ohlandt.

BELTON—$58,000
Industrial Co. No. 2, 91 claims, $15,906.

BENNETTSVILLE—$41,000
Mary Dampier, Roderick Evans, William Rowe; 1 farmer.

BLACKSBURG—$23,000
J. Davis, G. Logan.

BLACKVILLE—$8,000
Merchant.

BLENHEIM—$34,000
Monroe Driggers, Sam Freeman (farmer), Robert Rogers; 1 farmer.

BLUFFTON—$4,000
Planter.

BOWMAN—$36,000
Thomas Murray, John Shuler; 1 retired.

BRUNSON—$3,000
Harriett Gooding.

CALHOUN FALLS—$16,000
G. Hill.

CAMDEN—$57,000
Shelton Hall, James Sterne.

CATEECHEE—$4,000
Lucia Folger.

CENTENARY—$10,000
David Gibson.

CENTRAL—$14,000
Basil Allen.

CHARLESTON—$944,000
Over 50 Ordinary Claims
Over 455 Industrial Claims
CLAIMS BY AMOUNTS:

3—	$25,000 or over
5—	10,000 to 25,000
6—	5,000 to 10,000
8—	3,000 to 5,000
12—	2,000; 16—1,000

Joseph Adger, Bertram Aimar, Thomas Connelly, Volnie Cooper, John Deveaux, Mary Eagan, Michael Egan, Frederick Fike, Dr. James Finger, Leon Fischer, James Gilbert, Cornnelius Hugenin, Frederick Krepps, Frank McCabe, John Robertson, Charles Shuler, John Smith, Ralph Smith, Otto Wieters; 1 auto dealer, 1 chief quartermaster, 1 electrician, 1 freight agent, 1 furniture dealer, 1 physician, 2 retired, 1 toll gate clerk.
Industrial Companies: No. 2, 306 claims, $76,158; No. 10, 149 claims, $15,283.

CHERAW—$48,000
Thomas Ingram, F. Wilson.

CHESTER—$217,000
Obadiah Dugan, Rev. Paul Pressly, Henry Sweat, Harry Williams; 1 druggist, 1 filling station attendant.
Industrial Co. No. 2, 78 claims, $17,340.

CLINTON—$61,000
James Leake, Carrie Rivenback.

CLIO—$12,000
Angus McLauvin, Margaret Roper; 1 housekeeper, 1 retired.

COLUMBIA—$646,000
Over 43 Ordinary Claims
Over 352 Industrial Claims
Charles Betts, Curtis Catoe, Sal Fleischman, Sanders Guignard, Luther Hawkins, Barney Herren, Dr. G. Hunter, J. Jones, William Lancaster, Charles Moorefield, George Morton, Charles New, Nancy Proctor, Walter Sloan, Sherod Wiggins, George Xepapas; 1 dentist, 1 engineer, 1 merchant, 1 resident messenger, 1 retired.
Industrial Companies: No. 1, 214 claims, $52,981; No. 10, 138 claims, $21,446.

CONWAY—$45,000
A. Barrett, James Lambert, James McNeill; 1 minister.

CORDOVA—$3,000
Vernon Thomas.

COTTAGEVILLE—$9,000
Benjamin Willis.

COWPENS—$8,000
Farmer.

DARLINGTON—$61,000
Julian Coggeshall, James Edwards, Henry Young.

DENMARK—$21,000
Harry Hutto, Carlisle Knight (lumber inspector).

DILLON—$54,000
William Heath, Allen Stephens.

DOVESVILLE—$3,000
Sallie Cross.

DUNCAN—$5,000
O. Moore.

EARLY BRANCH—$3,000
Pauline McTeer.

EASLEY—$37,000
Jewell Goddard, John McKinney.

EDGEFIELD—$31,000
Michael Beam, Augustus Padgett, John Timmerman.

EDGEWOLD—$2,000
Harry Ryal.

EFFINGHAM—$2,000
Housewife.

ENOREE—$11,000
2 Farmers.

ESTILL—$10,000
Physician.

FLORENCE—$223,000
Milton Block, Eley Graham (salesman, Proctor & Gamble Co.), Fred Koopman, Dr. E. Major, Edwin Turner; 1 locomotive engineer, 1 merchant, 1 postmaster.
Industrial Companies: —No. 2, 75 claims, $19,200; No. 10, 115 claims, $14,208.

FORT MILL—$23,000
Henry Faris.

FORT MOTTE—$4,000
Carrie Zeagler.

GAFFNEY—$114,000
Emily Price, James Scruggs; 1 housewife, 1 telephone operator.

GALIVANTS FERRY—$10,000
Lula Thompkins; 1 housekeeper, 1 housewife.

GEORGETOWN—$45,000
Jonathan Hazard.

GREENVILLE—$467,000
Over 35 Ordinary Claims
Over 229 Industrial Claims
John Babb, Homer Chiles, Daniel Cochrane, Thomas Davis Solomon Eassy, Augustus Hart, Royal Hunnicutt, Ethel Myers, Allen Norris, Eddie Roberts, William Taff, Floyd Vaughn, Lawrence Zalants; 1 contton merchant, 1 druggist, 1 grocer, 1 justice of the peace, 1 marble contractor, 1 stenographer, 1 teacher.
Industrial Companies: —No. 2, 75 claims, $19,200; No. 10, 154 claims, $20,230.

GREENWOOD—$198,000
Jesse Corley, Niles Craig, Robert McGee, Oliver Sistrunk, Walker Snead, Frances Waters; 2 executives, 1 salesman.
Industrial Co. No. 2, 92 claims, $20,565.

GREER—$117,000
Edward Shanklin, Jesse Vaughn; 2 contractors, 1farmer, 1 retired, 1 textile executive.

HAMPTON—$5,000
William Lightsey.

HARTSVILLE—$48,000
William Shelley.

HEATH SPRINGS—$25,000
Walter Hendrix, Zed Mackey, Andrew Mobley, Lewis Robertson.

HEMINGWAY—$4,000
Zara McDaniel.

HOLLY HILL—$4,000
Limus Young.

HONEA PATH—$38,000
John McCullough, Alexander Reid.

HORATIO—$4,000
Clerk.

HYMAN—$4,000
Coburn Hayes.

JAMISON—$3,000
Section Foreman.

JONESVILLE—$24,000
J. Webber.

KERSHAW—$26,000
Amos Byrd, James Outen, Fred Robertson.

KINGSTEN—$21,000
David Silverman.

KINGSTREE—$39,000
Jno. McGill; 1 farmer.

KLINE—$6,000
Joseph Ready; 1 merchant.

LAKE CITY—$38,000
Charles Kelley, Mary McInnes, Najib Thomy.

LAKE VIEW—$3,000
Martha Bailey.

LAMAR—$25,000
Isabella Dennis, Elias Howell.

LANCASTER—$63,000
Calium Hardin, Kern Love, John Rutledge, D. Sapp, John Steele, Walter Stevens, Richard Wylie; 1 attorney.

LANDRUM—$12,000
Baylis Earle, William Solesbee.

LANGLEY—$11,000
Industrial Co. No. 2, 31 claims, $5,041.

LATTA—$30,000
Everett Major (farmer and merchant).

LAURENS—$69,000
C. Kennedy, Hirhum Lee, Ida Owings, Ralph Terry; 1 housekeeper.

LAWRENCE—$5,000
Columbus Owens.

LIBERTY—$35,000
Georgia Boggs, William Sheldon.

LYNCHBURG—$3,000
Samuel Frierson.

McCOLL—$18,000
Joseph Thompson (merchant).

McCORMICK—$118,000
Joseph Dorn.

MACBEATH—$3,000
Stonewall Huggins.

MANNING—$28,000
Henry Hodge.

MONCKS CORNER—$4,000
Deputy sheriff.

MONTCLARE—$5,000
Lemuel Tyson.

MOUNT PLEASANT—$16,000
Housewife.

MULLINS—$60,000
Mary Davis, Edward McMillan; 1 farmer.

NEESES—$3,000
Johnnie Isaac.

NEWBERRY—$127,000
Pope Johnson, Dr. James Kibler; 1 county treasurer.

NEWTON—$4,000
John Hardister.

NICHOLS—$18,000
James Crawford, Jasper Huggins, Joseph Proctor, Walter Williamson; 1 farmer.

NINETY SIX—$16,000
Linsay Rustin.

NORTH—$11,000
Florence Cook, Joseph Plunkett.

NORTH ANDERSON—$5,000
John Sullivan.

ORANGEBURG—$115,000
Lewis Binnicker, M. Brant, Charles Culler, Frank Limehouse, John Till; 1 merchant.

OWINGS—$5,000
John Stoddard.

PACOLET—$19,000
Moses Brown, Margaret Gossett.

PAGELAND—$3,000
William Pigg.

PAMPLICO—$10,000
Maxie Evans; 1 farmer.

PARLER—$30,000
Felix Cox, Roland Moorer.

PINEWOOD—$4,000
Lillie Deschamps.

PINOPOLIS—$3,000
Florence Harvey.

POMARIA—$4,000
2 farmers.

PRINCETON—$5,000
J. Babb.

RAPID CITY—$20,000
Dr. May Redfield.

RIDGELAND—$14,000
Edward Sanders, Rev. Achille Sossard, Joshua Woods.

RIDGEVILLE—$3,000
Louis Engelberg.

ROCK HILL—$148,000
Robert Anderson, Waverly Bradshaw, Robert Hamilton, Nancy Simril.
Industrial Companies: —No. 2, 82 claims, $17,007; No. 10, 15 claims, $2,009.

RODMAN—$5,000
Thomas Melton.

ROUND—$5,000
Charles Risher; 1 farmer.

ROWESVILLE—$6,000
Elizabeth Funchess, Willie Funchess.

SCOTIA—$3,000
Thomas Davis.

SENECA—$36,000
Farmer.

SHARON—$4,000
Samuel Hope.

SHELDON—$2,000
Robert Gatch.

SIMPSONVILLE—$16,000
Jas. Hopkins, Ralph Snow; 1 retired.

SIOUX FALLS—$4,000
Realtor.

SMITHBORO—$4,000
Edna Sloan.

SOCIETY HILL—$4,000
Margaret Griggs.

SPARTANBURG—$640,000
Over 38 Ordinary Claims
Over 229 Industrial Claims
Melvin Bowden, Arthur Cleveland, William Crew, Mia Dodge, Baylis Earle, Mattie Martin, D. Minton, James Outz, Ira Puckett, Lewis Walker; 1 fireman, 1 executive, 1 retired.
Industrial Co. No. 2, 229 claims, $44,038.

SPRINGFIELD—$44,000
Edward Boland, Geo. Odom; 1 farmer.

SUMMERVILLE—$38,000
Harold Moore.

SUMTER—$166,000
Over 20 Ordinary Claims
Lester Britton, Lemuel Brown, Charlie Cummings, Harry Cuttino, I. Everett, P. Flowers, Gaston Kraker, Luther Leonhirth, James Meehan, Brent Melette, James Montalbano, Sumter Richardson; 1 executive, Coffee Co.

TATUM—$4,000
George Bethea.

TIMMONSVILLE—$79,000
Laney Aaron, Charley Ham, Henry Ham, Charles Langston, Duncan McKenzie, Preston Windham.

TONEY CREEK—$4,000
Major Owens.

TRAVELLERS REST—$3,000
John Evans.

UNION—$163,000
W. Thomson (salesman).
Industrial Co. No. 2, 106 claims, $25,055.

WAGENER—$10,000
George Miller.

WALHALLA—$23,000
Bayliss Sloan.

WALTERBORO—$21,000
James Benton, W. Padgett.

WEEKS—$3,000
K. Henderson.

WELLFORD—$5,000
O. Allen.

WESTMINSTER—$24,000
Frank Cross.

WILLIAMSTON—$18,000
Anna Whilden.

WINDERMERE—$5,000
Clyde Ackermann.

WINNSBORO—$43,000
William Smith, David Stevenson; 1 deputy sheriff.

WOODRUFF—$39,000
Retired.

YANCEYVILLE—$3,000
Thomas Jones.

YANKTON—$4,000
May Cotton.

YORK—$40,000
1 cotton buyer, 1 live stock dealer.

SOUTH DAKOTA

Total Payments in State.....$5,900,000
Rank in Payments.....43rd
Rank in Population.....36th
Payments Per Capita.....$8.53

ABERDEEN—$180,000
Over 24 Ordinary Claims
Anna Cochran, Ivan Daniels (city weight master), John Gilman, Mathilda Hagenston, Charles Jobe, Mary King, George Kunkel, Jas. Lacy, Harry Morris, Paul John, Arthur Seymour, Louis Webb; 1 housewife.

ALCESTER—$8,000
Helmer Johnson, August Senne.

ALEXANDRIA—$4,000
Julia Bloom.

AMHERST—$16,000
Arnold Bornhoft.

ARLINGTON—$8,000
Wm. Smith.

ARTESIAN—$7,000
Edwin Anderson, Fae Hodson.

ATHOL—$24,000
Ben Marienan.

AVON—$10,000
Fred Weidenbach (merchant), general store owner.

BAMBERG—$4,000
Thelma Steedly.

BELLE FOURCHE—$18,000
Joseph Malvin.

BOX ELDER—$5,000
Francis Melady.

BRADLEY—$4,000
Olaf Sjolie.

BROOKINGS—$91,000
Elmer Barnett, Hubert Mathews, Isaiah Miller, Minnie Stearns; 1 attorney.

BUFFALO—$5,000
Hans Davidson.

CANTON—$34,000
Henry Mickelson, Charles Tuttle; 1 insurance agent, 1 veterinarian.

CENTER—$6,000
Otto Lueneburg.

CENTERVILLE—$10,000
Elmer Syverson.

CHAMBERLAIN—$19,000
Chas. Carlson.

CHESTER—$3,000
Joseph Page.

CLEAR LAKE—$8,000
George Kreger.

OLEMAN—$3,000
Joseph Falney.

COLOME—$27,000
Ira Bigelow, William Fisher.

CONDE—$6,000
Raymond Lenz; 1 grain elevator operator.

COLTON—$4,000
Elmer Larson.

CUSTER—$4,000
Wm. Alger, Milton Moore.

DEADWOOD—$57,000
John Johnson, George Mumford; 2 auditors, 1 bakery clerk.

DELL RAPIDS—$26,000
Frank Briley, Fred Medin.

DOLAND—$9,000
David Wistrom.

EDGEMONT—$10,000
John Hoey.

ELK POINT—$39,000
William Goss, Harry Parsons, Oscar Rasmussen.

ELKTON—$4,000
Edgar Welsh.

ERWIN—$3,000
Mary Blakewell.

EUREKA—$81,000
Otto Gerdes.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

South Dakota—Continued

FAIRVIEW—$4,000
Henry Bottger.

FAITH—$6,000
Charles Kirkpatrick.

FLANDREAU—$16,000
Loretta Hurley.

FLORENCE—$5,000
William Dietl.

FORT PIERRE—$3,000
William Giddings.

GETTYSBURG—$12,000
Walter Ahlstrom (Company Hikhway superintendent).

HAMILL—$3,000
Gaillard Duncan.

HARRISBURG—$3,000
Oscar Huset.

HARTFORD—$11,000
Henry Boy, Attie Pearson; 1 housewife.

HIGHMORE—$13,000
Orval Parish (teacher).

HOT SPRINGS—$23,000
Zella Bayliff, George Havens, Wm. Roberts.

HUMBOLDT—$25,000
Herman Vollmer.

HURON—$106,000
William Clemens, Charles Hays, Benjamin Thomas, Miles Whisman; 1 housewife.

IPSWICH—$3,000
Rutherford Ayers.

ISABEL—$4,000
Earl Pollard.

KEYSTONE—$5,000
Former mine superintendent.

KYLE—$4,000
Chas. St. John.

LADNER—$4,000
Clifford Johnson.

LAKE ANDES—$6,000
Ira Steele.

LAKE PRESTON—$5,000
Ernest Haufle.

LEAD—$96,000
Fred Chase, Ben. Leman, Charles McLean, John Pridgeon, William Treweek; 1 drug clerk, general manager Mining Company, 2 retired mill men.

LEMMON—$18,000
Wm. Robertson, Walter Sexton, Warren White.

MADISON—$66,000
Harriet Bathel, Andrew Hallenbeck, Harold Rose, David Sterling, Roy Wood; 1 physician.

MILBANK—$18,000
George Bury, Allen Nixon.

MITCHELL—$134,000
William Blynn (salesman), Carl Locken, John Murphy, Verne Reddin, Ralph Scott, John Thoming, James Tobin; 1 executive, 1 farmer, 2 retired.

MOBRIDGE—$34,000
Grocery employee.

MONTROSE—$4,000
Ferdie Erickson.

OELRICHS—$5,000
Erich Luschei.

OKOBOJO—$10,000
Mary Barber.

OLDHAM—$4,000
David Beckert.

ORIENT—$3,000
Xavier Schaefer, Jr.

PHILIP—$9,000
Adolph Groth, Charles Risse.

PIERRE—$28,000
Dana McNeil; 1 clerk.

PLAINVIEW—$6,000
Christ Boltz.

PLANKINGTON—$41,000
Lawyer.

PRESHO—$7,000
Martin Moe, George Murphy.

QUINN—$3,000
Roger Molamphy.

RAMONA—$4,000
Frank CaJacob.

RAPID CITY—$117,000
Claude Ayres, Charles Bowles (professor), Carl Muckler (proprietor), Albert Roth, Eldo Rupp, A. R. Schick; 1 engineer, 1 manafer.

REDFIELD—$38,000
John Gibson Henry Wendt; 1 retired.

ROSWELL—4,000
Otto Person.

SCOTLAND—$15,000
Anna Baker, Alfred Brown.

SIOUX FALLS—$788,000
Over 70 Ordinary Claims
CLAIMS BY AMOUNTS:

4—	$25,000 or over
7—	10,000 to 25,000
6—	5,000 to 10,000
10—	3,000 to 5,000
15—	2,000; 28—1,000

Samuel Adams (manager), Charles Dow, Charles Fickes, Joseph Gloden, Carl Gusarson (executive), Anna Howe, Frank Jones, Harold Judge, Arthur Larson, Margarett Larson, Jos. McClintock, Charles Narton, Carl Paslay, Joseph Schaffer, Emil Schroeder, Sylvia Searles, John Spicer, Harry Stein, Monte Stern, Hugh Sweeney, Harold Tennant, Frank Williams (piano dealer); 1 coal dealer, 1 grocer, 2 lawyers, 1 musician, 1 piano dealer, 1 salesman, 1 secretary, 1 warden.

SISSETON—$3,000
John George.

SPEARFISH—$73,000
Peter Karanen; 1 manager.

TABOR—$4,000
John Herman.

TRAIL CITY—$4,000
Rudolph Roggenkamp.

TYNDALL—$17,000
Anton Dobesh, Harry Kiestra.

VALE—$5,000
Edward Lyman.

VERMILLION—$52,000
Alfred Anderson, Philip Burkland, Justin Getman; 1 civil engineer.

VIVIAN—$12,000
Harris Callanan, Harry Frick.

WAGNER—$17,000
Henry Schneider Mary Soukup.

WATERTOWN—$416,000
John Beers, Minnie Carter, Gery McCollum, Jno. Nicholson, Andrew Paulson (retired), Lloyd Rose (insurance agent), Geo. Slater; 1 laborer.

WESSINGTON—$5,000
Leroy Watson.

WESSINGTON SPRINGS—$4,000
George Martin.

WHITE LAKE—$5,000
Hubert Boehmer.

WINNER—$45,000
Patrick Fixenier Elias Noble.

WORTHING—$5,000
Robert Urben.

YANKTON—$68,000
Gina Bruce, John Johnson (electrician), Marguerite Kalbusch, Mary Renner; 1 dentist, 1 housewife, 1 salesman.

TENNESSEE

Total Payments in State.....$34,800,000
Rank in Payments.....18th
Rank in Population.....16th
Payments Per Capita.....$12.15

ADAMSVILLE—$5,000
William Phillips.

ALAMO—$10,000
John Jennings.

ALEXANDRIA—$10,000
James Hudson (physician), Howard Vanataa.

ARLINGTON—$3,000
Burnie Friddle.

ASHLAND CITY—$3,000
Lillian Gupton.

ATHENS—$47,000
John Bradford, Charles Guthrey; 1 poultry man.
Industrial Co. No. 10, 48 claims, $7,272.

BEECH GROVE—$3,000
William Manley.

BELLS—$4,000
Bird Lewis.

BELLBUCKLE—$5,000
John Crouch, James Douglass.

BETHPAGE—$3,000
Gideon Moncrief.

BIG SANDY—$4,000
School teacher.

BLOUNTVILLE—$4,000
John Dulaney.

BLUFF CITY—$5,000
George Humphreys; 1 mail carrier.

BOYDS CREEK—$10,000
Howard Frazier, William de Lozier.

BRADEN—$4,000
Calvin Murrell.

BRENHAM—$4,000
Retired.

BRISTOL—$96,000
Alexander Keebler, Isaac Levine, Ralph Rubins; 1 clerk.

BROWNSVILLE—$78,000
Berry Lester, Bengerman Morris; 2 farmers, 1 lawyer.

BRUCETON—$15,000
John Rogers, Harry Warmack.

BUENA VISTA—$4,000
Claud Norden.

BULLS GAP—$12,000
2 housekeepers.

BUNTYN—$6,000
Mattie Crumbley; 1 farmer.

BUREM—$4,000
James Burem.

CAMDEN—$21,000
Charles Bain (physician), Leona Boswell (retired), William Lashlee; 1 housewife.

CAPUTA—$3,000
Delfino Montoya.

CARTHAGE—$33,000
James Cox, Albert Gregory, Lewis Smith.

CEDAR GROVE—$3,000
R. L. Williams.

CENTERVILLE—$11,000
Sarah Peeler, Elmer Syverson (physician).

CHATTANOOGA—$2,313,000
Over 119 Ordinary Claims
Over 684 Industrial Claims
CLAIMS BY AMOUNTS:

2—	$50,000 or over
1—	25,000 to 50,000
12—	10,000 to 25,000
17—	5,000 to 10,000
20—	3,000 to 5,000
25—	2,00; 42—1,000

Champe Andrews, Frank Atlee, Alice Barham, James Barrett, William Bingham, B. I. Bryant, Robert Campbell, W. W. Cole, Frank Conkling, Evelyn Dement, Albert Dickerson, Isiah Flanagan, Fred Frazier, Ann Graham, James Haley, Bert Handy, Mac Harris (teacher), Wesley Hullender, Harvey Ingram, Louis Koblentz (merchant), Douglas Lotspeich, Adam McAmis, George Mahoney, James Mitchell, Oscar Neidhardt, William Nelson, Fred Pierce, John Revington, Albert Richmond (retired), Albert Roberts, Ross Roberts, Edward Sholar (manufacturer), Samuel Smith, James Smith, Martha Tatum, Luther Teague, Frank Wallace, Stev. Williams, Chas. Willingham, Mollie Wilson (interior director, 1 contstruction builder, 1 county register, 1 engineer, 2 executives, 1 grocer, 2 manufacturers, 1 merchant, 1 pastor, 1 purchasing agent, 1 secretary, 1 watchman.
Industrial Companies: —No. 1, 488 claims, $82,862; No. 7, 22 claims, $3,180; No. 10, 130 claims, $21,065; No. 15, 44 claims, $8,889.

CLAIRFIELD—$3,000
Garrett Teague.

CLARKSVILLE—$312,000
Charles Adams, Burt Clark, Della Cranor, Lui Heimansohn (dealer); 1 executive, 1 furrier, 1 hide dealer.
Industrial Companies: —No. 1, 65 claims, $9,172; No. 10, 19 claims, $1,417.

CLEVELAND—$487,000
Wiliam Hargis (lumberman), Pearson Mayfield, Thomas Murphy, Otie Sharp (car inspector), David Stuart (lawyer), Hershel Waller, Bill Wilson; 1 farmer, 1 lumberman.
Industrial Co. No. 15, 5 claims, $1,110.60.

COAL CREEK—$8,000
Lewis Vermillion.

COLLEGE GROVE—$3,000
Roxie Bennett.

COLUMBIA—$197,000
Newton Foster, Lauriston Killespie, Charles Hood, Hardin Mayberry, Harvey Medearis, Jr., James Pressnell, Emma Smith, Joseph Tolley, Ellis Womack; 1 salesman.
Industrial Co. No. 1, 115 claims, $12,642.

COOKEVILLE—$51,000
Onsby Adams, Donnie Dietz.

COOPERHILL—$13,000
Industrial Co. No. 10, 6 claims, $2,000.

COVINGTON—$55,000
Clyde Beaty, Alice Beddingfield, Chauncey Dekle, Fred Sherrod, Emma Smith; 1 farmer.

CROCKETT MILLS—$2,000
William Rose.

CULLEOKA—$10,000
Malcolm Smith.

CUMBERLAND—$9,000
Ruth Cockrell; 1 merchant.

DAYTON—$27,000
Henry Brooks.

DECATURVILLE—$11,000
Dwight Flatt, James McMillan (physician).

DECHERD—$12,000
Calvin Cooper, Benjamin Ozee; 1 principal.

DICKSON—$34,000
Industrial Co. No. 10, 9 claims, $942.

DOVER—$5,000
Sam Phippen.

DOYLE—$20,000
Wayman Ward.

DYER—$13,000
William Carrigan, Ludie Davidson.

DYERSBURG—$64,000
Henry Osterholt, James White.

EAGLEVILLE—$13,000
Stephen Bennett, David Hughes, Benjamin Redmon.

ELBRIDGE—$6,000
Fannie Cashdollar, Bertha Sanford.

ELIZABETHTON—$94,000
Clara Jones, Roman Miller; 1 executive, 1 housekeeper, 1 retired.

ELK VALLEY—$4,000
Nicholas Scott.

ENVILLE—$3,000
James Howell (physician).

ERIN—$24,000
George Alsobrooks, James Brandon, Benjamin Brown, Henry Nichols; 1 farmer, 1 superintendent.
Industrial Co. No. 1, 4 claims $921.

FAYETTEVILLE—$49,000
Geo. Goodrich, Edith Jones, James McKinney, Samuel Muse, John Neece, Glattis Sherwood; 1 druggist.

FINLEY—$10,000
John Freeman (physician).

FOUNTAIN CITY—$24,000
Lloyd Campbell.

FOSTERVILLE—$2,000
Flora Woodson.

FRANKEWING—$10,000
Farmer.

GALLATIN—$56,000
Walter Love.

GLEASON—$2,000
Robert Baudy.

BERMANTOWN—$5,000
William Englehart, Inez Johnson.

GLENDALE—$2,000
William Mayberry.

GREENBACK—$9,000
J. S. Walker.

GREENVILLE—$76,000
Douglas Shoun; 1 baker, 4 farmers, 1 housekeeper, 1 proprietor.

HALSTON VALLEY—$5,000
Charles Fleenor.

HARRIMAN—$58,000
A. R. Davis, Gillis Roberts (proprietor), Warren Rockwell (manufacturer).

HARTSVILLE—$10,000
Publisher.

HENDERSON—$26,000
William Carter (physician), William Weeks.

HENDERSONVILLE—$3,000
Bessie Grimm.

HENNING—$9,000
Daniel Mitchell.

HENRY—$5,000
James Dunkins.

(Continued on next page)

Financial Structure of Life Companies

	Dec. 31, 1936†	Dec. 31, 1935*	Dec. 31, 1934¶	Dec. 31, 1933§	Dec. 31, 1932‡
New Premiums (Life)	$ 334,827,630	$ 377,203,603	$ 311,830,920	$ 258,310,441	$ 308,444,126
Renewal Premiums (Life)	2,297,077,782	2,255,373,801	2,242,121,412	2,259,341,828	2,277,397,420
Industrial Premiums	674,373,144	646,465,941	650,121,358	649,283,558	706,742,274
Annuity Premiums	463,881,601[1]	514,193,485[1]	436,933,489[1]	280,705,754	198,303,948
Dis. and D. I. Premiums	99,366,579	97,215,155	98,863,886	101,225,523	113,884,390
Total Premium Income	3,869,526,736	3,890,451,985	3,739,871,065	3,548,867,104	3,604,772,158
New Business	15,726,340,514	16,384,863,202	16,763,097,360	16,258,466,018	16,555,396,741
Total Insurance in Force	110,730,831,607	106,636,967,644	104,446,703,493	103,219,119,878	108,290,757,814
Ordinary	79,420,661,940	77,526,990,614	76,842,949,414	76,835,071,336	81,502,444,614
Group	12,075,822,023	11,186,905,419	10,135,729,836	9,372,525,893	9,624,161,528
Industrial	19,234,347,644	17,923,071,611	17,468,024,243	17,011,522,649	17,164,151,672
Admitted Assets	26,618,068,953	24,857,102,403	23,334,397,702	22,281,489,790	20,969,152,010

†269 companies; *272 companies; ‡295 companies; §283 companies; ¶275 companies.
[1]New annuity premiums represent $308,844,431 of the total in 1936; $387,671,982 in 1935; $348,674,965 in 1934.

Tennessee—Continued

HICKORY—$4,000
Russell Yount.

HORNBEAK—$6,000
Clarence Chambers, Paul Summers.

HUMBOLDT—$44,000
Effie Jones, Dorsey Reasons.

HUNTINGTON—$9,000
Manager ice company.

HUNTLAND—$4,000
Charles Renegar.

HURRICANE MILLS—$5,000
Sophie Bone.

INSKIP—$3,000
Oliver Harrington.

JACKSON—$304,000
Over 40 Ordinary Claims
Over 331 Industrial Claims
Clydel Collie, Cora Crider, Robert Glosson, Mark Hagar, Arnel Haynes, Martin Ivy, John Mason, John Mills, Arthur Nelson, Wendell Roberts, Sam Sewell, Susie Spencer, Walter Stallings, Robert Wilcox, Robert Williams, Asa Wills, H. G. Yarbrough, Billy Young; 1 accountant, 1 machinist.
Industrial Companies:
—No. 1, 204 claims, $24,207; No. 10, 122 claims, $14,651; No. 15, 5 claims, $1,345.

JEFFERSON CITY—$33,000
John Jones, Buford Tittsworth (physician); 1 mine superintendent.

JELLICO—$27,000
Arthur Hall (manager Drug Co.).

JOELTON—$5,000
Jasper Milliken.

JOHNSON CITY—$438,000
Laura Arwood, Margaret Bond, Albert Dosser, Chester Fine, Barthley McClellan, Wesley Maxwell, Louis Menken, Thos. Morris, Jesse Shalley, Marcus Streat.
Industrial Companies:
—No. 1, 89 claims $15,668; No. 10, 53 claims, $6,580; No. 15, 5 claims, $2,095.

JOHNSONVILLE—$5,000
George Moore.

JONESBORO—$6,000
G. C. Cox; 1 farmer.

KELSO—$21,000
Mimie Mitchell.

KENTON—$5,000
Frank West.

KERRVILLE—$78,000
James Barrett (merchant), George Gillham, Michael Sullivan.

KINGSPORT—$118,000
Pryor Day, James Ford, Quilla Flanagan, William Monehun.

KINGSTON—$5,000
William Roberts.

KNOXVILLE—$1,428,000
Over 105 Ordinary Claims
Over 495 Industrial Claims
CLAIMS BY AMOUNTS:

3—	$50,000 or over
4—	25,000 to 50,000
10—	10,000 to 25,000
14—	5,000 to 10,000
9—	3,000 to 5,000
23—	2,000; 42—1,000

Charles Armstrong, Landon Atchley, William Baird, Fletcher Bayd, Pryor Brown, Jonathan Burkhart, Andrew Collins, Frank Flenniken, George Frazier, Kobert Hays, Orlando Heim, Buell Houser, James Hurst, Ollie Johnson (stenographer), Joseph Lawhon, William McMillan, William Mournane, Napollon Holbert, Mary Parsons, William Price.
Rachel Relford, Joe Rucker (clerk), J. O. Tharp, James Thompson, Arthur Vinson, William Wallace, John West, Harry Whisman, James Williams; 1 agent, 1 automobile dealer, 1 beverage manufacturer, 1 clerk, 1 contractor, 2 executives, 1 physician, 4 retired, 1 telegraph operator.
Industrial Companies:
—No. 1, 287 claims, $49,432; No. 10, 159 claims, $27,336; No. 15, 49 claims, $14,584.

LAFAYETTE—$3,000
Carley McDuffee.

LAFOLLETTE—$39,000
Milas Irwin.

LEBANON—$47,000
John Cobb, Clarence Lehew.

LENOIR CITY—$38,000
Henry Hope.

LEWISBURG—$45,000
William Carter, Cyrus Houston.

LEXINGTON—$34,000
Tennie Hinson, Sidney Rhodes; 1 housewife.

LIMESTONE—$24,000
Carl Cannon, Ulysses Pates, William Stafford.

LIVINGSTON—$14,000
Albert Ewing, Elbert McCormack.

LOOKOUT MOUNTAIN—$68,000
1 executive, 1 manager.

LUPTON CITY—$3,000
Henry Miles.

ALFRED E. SMITH SAYS . . . . . .

The total payments made each year by life insurance companies to policyholders and beneficiaries are so tremendous that it is easy to lose sight of their real significance.

In every town and city in the country life insurance dollars are helping to eliminate poverty and misery. Death claim payments are helping to tide thousands of widows over their financial difficulties until they can readjust themselves to a new situation. To many others, life insurance companies are sending regular monthly income checks until the children are grown, or for as long as the mother may live. Other life insurance dollars are helping to put young people through college, are protecting business interests, and are meeting many other financial needs. In many cases the policyholders themselves are using their life insurance money to provide funds for their retirement.

When you analyze the hundreds of millions of dollars paid out by the companies and picture in your mind's eye what each payment really means in terms of individual happiness, comfort and freedom from money worries, it is possible to understand more clearly why life insurance is regarded so highly in America and also why so many millions of our citizens are taking out policies.—Alfred E. Smith.

McEWEN—$5,000
David Daniel.

McKENZIE—$16,000
Insurance agent.

McMINNVILLE—$58,000
Ernest Smallaman (retired); 1 retired.

MADISON—$43,000
Charles Hitchcock, Robert Orr, Jr., Garland Stanton.

MADISONVILLE—$4,000
Martha White.

MANCHESTER—$6,000
Thomas Holmes.

MARTIN—$28,000
Clyde Green (clerk).

MARTHA—$3,000
Monroe Eakes.

MARYVILLE—$68,000
Paul Atchley, Joseph Edmondson, Bennie Knight, Carrie Lyle; 1 farmer, 1 student.

MAYNARDVILLE—$3,000
John Carr.

MEDINA—$31,000
James Arnold, Eddie Jacobs; 1 retired.

MEMPHIS—$6,973,000
Over 272 Ordinary Claims
Over 792 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
6—	50,000 to 100,000
13—	25,000 to 50,000
39—	10,000 to 25,000
31—	5,000 to 10,000
48—	3,000 to 5,000
49—	2,000; 85—1,000

William Agee, Charles Anderson, Henry Barlow, William Bayless (salesman), Anne Beverly, Eckle Bell, Albert Benedetti, George Billingsley (executive), Mary Billingsley, Carlo Bisio (grocer), Charles Boyle (investor), Irvin Bratz, Archie Breeden, Harry Brock, Russell Brown, Frank Burke, Ernest Burruss, Harry Butterworth, Thomas Chandler, Daniel Cleary, Arthur Coombs, Benjamin Covington (manager), Marion Crim, Oscar Crook, Jesse Dean, Charles Dinstuhl, Lexey Ellis, Lewis Fitzhugh, (lawyer), George Fazakerly, Perla Gasparini, Mary Giesen, Fred Grissom, Jesse Hall, Calvin Hardy, Frank Hayden (investor), Roland Herold, John Hines (lumberman), Silas Howell, Clarence Hyde.
Charles Johnson, Richard Johnson, Robert Jones, Harry Joy, William Kavanaugh, Charles King, James Martin, Milton Knowlton (broker), Reggie Kuykendall, Ernest Leathem, Henry Loeb, Samuel Lewis, Hugh McAdoo, Claud McClure, Wharton McLemore, E. P. McNamara, William MacDowell, Dorothy McMaster, Mary Mahannah, Pleas Malone, Robert Marks, Annie Meagher, Louis Moss, Richard Oglesley, Charlie Onley, John Parham, John Parrott, Hampton Peditto, Percy Perkins, Charley Perry, Lida Petty, John Porter, Roy Porter, Eugene Rehkopf, Andrew Robinson, John Robinson, George Ruff, Alfred Russell, Charlie Scott, Horace Scott (secretary), James Scruggs, Thomas Shanon, John Stansell, Leon Sternberger (cotton factor), John Stuyers, Martha Sullivan, Veto Sininner, Jesse Tate, John Thomas, Edward Thompson, Delbert Turner (boiler worker), Phillip Wehrum, James White, Joseph Williams, Mary Williams, Walter Williams.
Additional partial list by occupations: Broker, clerk, cotton factor, cottonseed oil broker, 2 engineers, 3 executives, farmer, funeral director, general manager, grain dealer, 2 insurance managers, 2 laundry owners, office manager, painter, physician, radio announcer, realtor, 6 retired, salesman, superintendent, tax collector, train fireman, welder.
Industrial Companies:
No. 1, 526 claims, $86,239; No. 7, 26 claims, $4,246; No. 10, 185 claims, $25,975; No. 15, 55 claims, $17,069.

MILAN—$57,000
E. K. Killen; 1 student.

MILLINGTON—$3,000
Rose McClelland.

MONTEREY—$49,000
James Cate, William Officer; 1 physician.
Industrial Company:
No. 10, 13 claims, $2,886.

MORRISTOWN—$66,000
Millard Shannon; 1 grocer.
Industrial Company:
No. 15, 5 claims, $878.

MOUNTAIN CITY—$8,000
William Jordan; 1 salesman.

MUNFORD—$37,000
William Bibb (merchant), James Pace.
Industrial Company:
No. 1, 106 claims, $13,521.

MURFREESBORO—$118,000
Jesse Ellington, Reese Henderson, Eula Lamb, Oliver Lowmaster, William Lytle, Cecil Milner; 1 retired, 1 salesman.

MULBERRY—$6,000
James Daves; 1 letter carrier.

NASHVILLE—$5,798,000
Over 214 Ordinary Claims
Over 525 Industrial Claims
CLAIMS BY AMOUNTS:

2—	$100,000 or over
6—	50,000 to 100,000
4—	25,000 to 50,000
13—	10,000 to 25,000
34—	5,000 to 10,000
31—	3,000 to 5,000
46—	2,000; 77—1,000

Irene Allen, James Barr, John Barton, Annie Bornstein, Fay Bullard, Ernest Burruss, Joseph Byrns, Mary Calhoun, G. W. Campbell, Ernest Chandler, Joel Cheek (retired), John Goldewey (manager), William Compton, Bernice Couch, J. C. Crain, Walter Culley, Alexander Darrah, Gaetono Deluca, Edward Dempsey (manager), Harry Denning, Ernest Elliott, Ola Ellis, Joseph Esking, Frank Fitzpatrick, Samuel Flair (detective), William Floyd (surgeon), Wylie Gaida, Courtenay Gillespie, Edgar Gleaves, Raymond Hall Ralph Hansen, Elmer Hurt, Ethel Judice, Guss Kenn (conductor), Philip Kerrigan, Henry Kilgore, Macel Lawrence, Milton Leonard, Charles Lewis, Lettie Lusky, Shaw McCleish, William McGee, Andrew Martin, Sr., Walter Massey, Charles Mathey, George Nellums, John Oglesby, Samuel Pardue Charles Payne, Julian Peebles, Carleslie Pyle, Bunyan Rankin (publisher), Lawrence Rismiller, Thomas Rogers, Ann Rohtert, Emma Skillman, Thomas Smith, William Smith, Cornelius Spaan, John Steel, William Stewart, Hugh Stinchfield, Robert Stockard, Jr., John Timberlake, Jasper Thomason, Johnnie Turner, Robert Twyford, Thomas Tyne (executive), J. E. Wheeler, Benjamin Woodward, Hiram Writesman, John Yokley, Joe Young.
Additional partial list by occupations: Athletic director, auditor, banker, bank employee, bookkeeper, credit manager, druggist, executive, funeral director, grain dealer, 2 housekeepers, 2 houshewives, ice manufacturer, 2 lawyers, 2 managers, mechanic, 2 merchants, mill owner, minister, 2 professors, purchasing agent, realtor, 2 retired, salesman, 2 students.
Industrial Companies:
No. 1, 453 claims, $77,803; No. 7, 32 claims, $4,156; No. 15, 40 claims, $9,866.10.

NEWBERN—$27,000
W. E. Capelle, Samuel Cole, Donnell Council, John Lambert.

NEW MARKET—$6,000
John Kerr, Orlando Rankin.

NEW TAZEWELL—$3,000
Robert Large.

NORMANDY—$3,000
James Holt.

NORTH CHATTANOOGA—$24,000
Paul Campbell, Clyde Wolfe.

OAKVILLE—$3,000
Francis Malone.

OLDPORT—$4,000
Charles Stratton.

PALMER—$6,000
David Smith.

PARIS—$98,000
Stewart Veltman (retired).

PARKER—$4,000
A. J. Merrigan.

PARSONS—$5,000
George Wortham.

PETERSBURG—$15,000
Jeff Anderson, Fred King, Marion Marsh; 1 merchant.

PHILADELPHIA—$3,000
Glenn Burris.

PHILLIPY—$9,000
Baunalther Howerton.

PINSON—$4,000
Ernest Bell.

PLEASANTVILLE—$5,000
Allice Kelley.

PORTLAND—$8,000
1 farmer, 1 housekeeper.

PULASKI—$58,000
Liles Abernathy, Jr., John Nelson, William Yancey; 1 cotton buyer, 1 farmer.

RICHARD CITY—$6,000
William Baker, Andrew Morgan.

RIDGETOP—$3,000
Gladys Lamb.

RIDGLEY—$3,000
Tandy Jimerson.

ROCKWOOD—$75,000
Carrie Tedder (housewife), Richard Walzl.

ROGERSVILLE—$18,000
Phocion Luck.

ROSSVILLE—$4,000
John Baldwin.

RUSSELLVILLE—$5,000
Walter Haun.

RUTLEDGE—$3,000
Arvel Clevenger.

SALE CREEK—$3,000
Alfred Jones.

SAULSBURY—$3,000
E. O. Goddard.

SAVANNAH—$14,000
Robert Shackelford.

SEVIERVILLE—$23,000
J. G. Bowers, Thomas Fowler; 1 student.

SHELBYVILLE—$98,000
Frank Bobo, Ida Hardison.
Industrial Company:
No. 10, 103 claims, $11,555.

SHEBON—$5,000
Lyman Arnold.

SMITHVILLE—$11,000
James Hayes, Richard Hayes.

SOMERVILLE—$18,000
John Crawford (physician), Harry Lipsky.

SOUTH PITTSBURG—$25,000
Alex Russell.

SPARTA—$21,000
Alton Templeton.

SPRINGFIELD—$77,000
1 farmer, 2 merchants.

SPRING HILL—$5,000
Joseph McKee.

STANTON—$8,000
Tom Boyd, Belle Smith.

SUGAR TREE—$6,000
William Blakeman, Barnie Miller.

SWEETWATER—$29,000
Frona Atkinson, James Galyon.

TACOMA—$10,000
Welfare director.

THOMPSON STATION—$5,000
Garrett Reed.

TIPTONVILLE—$56,000
Haleem Hamra, James Smith.

TOONE—$3,000
Hudson Nuckolls.

TRENTON—$44,000
Newton Patton.

TROY—$3,000
Everett Berry.

TULLAHOMA—$81,000
1 contractor and carpenter, 1 railroad clerk.

UNION CITY—$52,000
John Ashley, William Thornton, Virginia White; 1 salesman.

WARTBURG—$7,000
John Tanner, John Redmon.

WARTRACE—$9,000
Henry Pepper (farmer).

WAVERLY—$16,000
Griffin Raney.

WESTMORELAND—$8,000
Thomas Carter (physician), Ollie Morris.

WHITWELL—$16,000
William Cantrell.

WINCHESTER—$18,000
Alfred Parker, James Tipps.

TEXAS

Total Payments in State.....$67,800,000
Rank in Payments.....10th
Rank in Population.....5th
Payments Per Capita.....$11.08

ABILENE—$278,000
Over 17 Ordinary Claims
Over 75 Industrial Claims
Henry E. Andrews, John Castles, Charles Clark, Dan Clicque, Clarence Fisher, Grover Glass, Walter Hale, Grover Hall, Charles Hines, Holmes Oldham, Bodine Webb, McLaurin Wyatt, Jasper Miller, Hickman Nichols, Jonathan Routh, Homer White.
Industrial Companies:
No. 1, 59 claims, $11,288; No. 15, 16 claims, $5,563.

ALAMO—$12,000
Edwin Lammers.

ALBANY—$24,000
Daniel Cameron.

ALICE—$49,000
Jose Sanchez, Leo Walker.
Industrial Company:
No. 15, 24 claims, $3,330.

ALMEDA—$3,000
Onishi Nobu.

ALPINE—$44,000
Retired oil driller.

ALTA LOMA—$4,000
Freida Perry.

ALTO—$12,000
Wm. Doniny, Elizabeth Oates.

ALTUS—$16,000
Calvin Marshall.

ALVIN—$19,000
Joe Brady, Wm. Stoldt, James Thomson; 1 truck driver.

AMARILLO—$690,000
Over 44 Ordinary Claims
Over 15 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
1—	50,000 to 100,000
1—	25,000 to 50,000
1—	10,000 to 25,000
5—	5,000 to 10,000
9—	3,000 to 5,000
7—	2,000; 19—1,000

Ernest Bever (plumber), Alfred Blue, Samuel Carter, Williby Case, Robert Chumley, Medora Duncan, Leonidas Eakens, Callie Elder, Inez Evans, Jesse Ferguson, Wm. Malcolm, Henry Galbraith, Joe Harwell, Wilbur Hawk, Helen Hitchcock, Helen Key, Rodney Latta, Charles Livingston, Cary Luck, Robert McMeans, Tip McWilliams, Luther Minton, Thomas Nabers (Coco Cola bottling dealer), Nickola Nelson, H. M. Pavillard, Nora Ray, Tressa Shellburg, Playford Sines, George Stapleton, A. J. Stokes, Wm. Todd, Florance Trent, Xanthic Umphres, Mack Warren, E. M. Watley, Lossie Webb, Austin Williams, Cholston Yates; 1 contractor, 1 oil operator.
Industrial Company:
No. 15, 35 claims, $8,958.

AMHERST—$5,000
James Burris.

ANAHUAC—$5,000
Howard McDaniel.

ANARENE—$5,000
Chas. Graham.

ANNA—$5,000
John Morgan.

ANSON—$21,000
F. Parker, Guy Rosser.

(Continued on next page)

Texas—Continued

APPLE SPRINGS—$3,000
James Wells.

ARLINGTON—$46,000
John Degenhart, Euclit Isaacs, Wyatt Taylor; 1 contractor.

ASPERMONT—$5,000
Sam Rash (auto dealer).

ATHENS—$76,000
Walter Dupree, Merrott Jackson, Wm. Johnson (county clerk), Tom Wofford.

ATLANTA—$18,000
Cora Floyd, Ruth Salman.

AUSTIN—$731,000
Over 63 Ordinary Claims
Over 292 Industrial Claims
CLAIMS BY AMOUNTS:
1—$50,000 or over
7— 10,000 to 25,000
9— 5,000 to 10,000
5— 3,000 to 5,000
22— 2,000; 19—1,000

Fred Bachman, Thomas Barrow, George Bengener, John Bradfield, G. Camp, H. G. Camp, Wm. Connelly, Mary Cannon, Newton Cunningham, Walter Davis, John DuPriest, Wm. Eatman, James Fletcher, Godfrey Flury, Bonnie Grein, Maggie Grimes, John Grist, Jr., John Hathorn, Wm. Herrick, Wm. Hill, Frank Kempe, Carlton Lindsey, J. E. Lyles, Wm. McCaleb, E. P. McClellan, Virginia McKenzie, Wm. Mood, Elkins Morrison, Clarence Murphy, F. A. Murray, Wm. Nabours, Johnnie Noehlinger, Eugene Pedigo, F. V. Pieratt, W. L. Randolph, J. B. Rector, W. S. Reed, Otto Ressig, Roland Roebuck, Marie Schmidt, Robert Smith, Carl Sward, Wm. Tabor, Edna Widen, Hilda Widen; 1 auditor, 1 store manager.

Industrial Companies:
No. 1, 171 claims, $28,592;
No. 12, 16 claims, $2,100;
No. 15, 105 claims, $20,585.

AVERY—$21,000
Howell Nicholas, Eustace Spears, Early Hart, Irving Mitchell, Simeon Settle.

BALLINGER—$68,000
Wm. Crimm (farmer), Roscoe DeMoville, Oscar Foreman, Julius Henkhaus, George Holliday, Erhard Schram.

Industrial Company:
No. 15, 2 claims, $780.

BANDERA—$4,000
Henry Stevens.

BANGS—$5,000
Warren Ragsdale.

BARTLETT—$16,000
Jacob Isaac.

BASTROP—$17,000
Herman Gibbs, Lott Meyers.

BAY CITY—$78,000
E. A. Campbell, Henry Rugeley (farmer), James Rugley (stockman); 1 mail carrier.

Industrial Company:
No. 15, 5 claims, $1,000.

BAYTOWN—$18,000
Harry Adams, Nancy Deathe.

BEAUMONT—$1,466,000
Over 54 Ordinary Claims
Over 397 Industrial Claims
CLAIMS BY AMOUNTS:
1—$250,000 or over
4— 50,000 to 100,000
4— 25,000 to 50,000
5— 10,000 to 25,000
8— 5,000 to 10,000
12— 3,000 to 5,000
6— 2,000; 14—1,000

Maurice Agee, Joe Brown, Beatrice Buckland, A. L. Calhoun (attorney), Joseph Carpenter, Edward Cary, Albert Denman, Wm. Douglas, John Duplantis, Gloria Fails, John Fowler, Luther Gaddy, James Harris, Charles Jackson, George Johnson, Henry Kellam, John Kitching, Joseph Lederer, Wm. Mann, J. L. Mapes, Sidney Mayer, Richard Morris, Stanley Nesmith, Aurelle Noble, F. S. Paul, Theodore Perkins, Ollie Sanders, George Seibert, G. H. Shepherd, A. C. Sorensen, Hampton Stone (estate receiver), Rose Thompson, Florence Turner, Enoch Walker, Patrick Walsh, A. F. Wells; 1 accountant, 1 advertising manager, 1 cattleman, 1 furniture salesman, 1 professor, 1 publisher, 1 teacher, 1 tobacco jobber.

Industrial Companies:
No. 1, 246 claims, $38,510;
No. 7, 22 claims, $3,775;
No. 12, 14 claims, $2,294;
No. 15, 115 claims, $30,580.

BEEVILLE—$71,000
Henry Baker, James Brown, Herbert Calkins, George Hufstedler, Egbert Lewis, Callie Perry, H. A. Swinney; 1 agent.

Industrial Company:
No. 15, 10 claims, $2,325.

BELLS—$4,000
Charles Williams.

BELLVILLE—$25,000
Palmer Payne, Otto Krueger, Earnest Wammel, J. E. White.

BELTON—$42,000
Margaret Jones; 1 teacher.

BEN WHEELER—$4,000
Wiley Dunn.

BERTRAM—$10,000
Emzy Marcus (salesman), Samuel Taylor.

BESSMAY—$9,000
Henry Dainwood.

BIG SPRINGS—$135,000
David Ford, M. V. Griffice, Robert Rowe, Anna Sinclair, Evelyn Summers, Minnie Wilhite.

Industrial Company:
No. 15, 15 claims, $5,885.

BLOOMING GROVE—$9,000
Robert Moody, James Smith (farmer).

BLOOMINGTON—$6,000
Jacob Breivogel.

BLOSSOM—$4,000
George Hardee (farmer).

BLUE GROVE—$5,000
John Lyles.

BLUE RIDGE—$4,000
Thomas Fry.

BLUM—$4,000
O. V. Wilson.

BOERNE—$16,000
Louis Pfeiffer.

BOGTA—$5,000
L. R. Bryson, Bonnie Wilson.

BONHAM—$58,000
Anna Brannon, Clement Butcher, E. D. Steger.

Industrial Company:
No. 15, 20 claims, $3,495.

BOOKER—$3,000
Chas. V. Shouse (clerk).

BORGER—$75,000
James Vinyard, Jean Yows; 1 engine foreman.

Industrial Company:
No. 15, 16 claims, $5,391.

BOWIE—$49,000
Wm. Blanton, W. H. Desnon, Robert Weil.

BOYCE—$3,000
E. L. Dahnke.

BRACKETTVILLE—$15,000
Victor Rebuyozo.

BRECKENRIDGE—$86,000
Iram Clay, Robert Groseclose, Cliff Minshew.

Industrial Company:
No. 15, 5 claims, $2,924.

BRENHAM—$62,000
T. C. Blake, Amandus John, Kazmiez Kenziera, Mary Linnstaedter, Wm. Morgan, Alexander Smith.

Industrial Company:
No. 15, 3 claims, $2,150.

BRIDGEPORT—$19,000
Charles Thomas.

BRONSON—$12,000
Wm. McNaughten.

BRONTE—$8,000
Horace Ash.

BROWNFIELD—$20,000
J. T. Leach.

Industrial Company:
No. 15, 4 claims, $1,034.

BROWNSVILLE—$287,000
Charles Cobler, Asa Dickinson, Jr., Ben Procter, Guadalupe Rosalis.

Industrial Companies:
No. 1, 85 claims, $12,429;
No. 12, 66 claims, $5,559;
No. 15, 17 claims, $2,050.

BROWNWOOD—$96,000
Robert Bailey, Annie Fisher, Clara King, Joyce Laudermilk, Ross Leach, Frank Sweet.

Industrial Company:
No. 15, 10 claims, $2,032.

BRYAN—$145,000
Edmund Fountain, Wm. Graham, A. B. Granger, Wm. Howell (lumber dealer), Evelyn Searcy, Roy Thurman, Allister Waldrop; 1 farmer, 1 merchant.

Industrial Company:
No. 15, 4 claims, $1,048.

BUCKHOLTS—$6,000
Lit Barrett.

BUDA—$8,000
Eugene Severn, Virgil Smith.

BUFFALO—$3,000
Jessie Mitchell.

BURKBURNETT—$37,000
Benjamin Sanders.

Industrial Company:
No. 15, 4 claims, $996.

BURKETT—$6,000
Laura Burkett, Herman Thate (farmer).

BURLESON—$12,000
Moses Brister, Dr. S. P. McNairn, Wm. Griffin.

BYERS—$4,000
J. H. Whitehurst.

CADDO MILLS—$10,000
James Ramine, Virgil Solomon (mail carrier).

CALDWELL—$17,000
J. W. Blackburn, Emil Hudec.

CALVERT—$26,000
Samuel Easley, Jasper Middleton.

CAMERON—$65,000
S. A. Easley, Walter Oliver, Anton Walzel.

Industrial Company:
No. 15, 3 claims, $1,033.

CANADIAN—$31,000
Boyd Shelton, Benjamin Thomas, Wm. Wood.

CANUTILLO—$5,000
Richard Stewart, Jr.

CANTON—$5,000
James Couch.

CANYON—$28,000
Herman Meyer.

CARBON—$6,000
Wm. Barnett, Thomas Basham.

CARRIZO SPRINGS—$28,000
John Grissom, C. F. Vesper.

CARTHAGE—$39,000
Alma Cartwright, Myrtie Chadwick, Willis Lawrence (farmer), Phillip Lang (lawyer), Frazer Neal, James Woolworth.

CASON—$5,000
J. W. Wardlow.

CATARINA—$10,000
Henry Wilkinson.

CELESTE—$15,000
John Kerr, John May, Alvah Puckette, James Rushing, Nancy Shoemake.

CENTER—$57,000
James Carriker (merchant), Walter Corbett (jeweler), Roye Payne, M. L. Purington, Virgie Ramsey, T. Wood Smith (banker), Sam Watkins; 1 optician.

CHANDLER—$7,000
Ben Morman, Duane Murphee, Callie Weatherly.

CHAPEL HILL—$9,000
V. Gutowski.

CHELSEA—$5,000
Walter Ramsey.

CHICO—$14,000
Jamie Meek, Henry Wren.

CHILDRESS—$89,000
Kate Dickson, Emette Lansford, Phillip Price, J. C. Turner, James Vansickle, J. H. Wallace, F. A. Westmoreland; 1 farmer.

Industrial Company:
No. 15, 5 claims, $1,530.

CISCO—$76,000
Dorothy Kramer Henry Mobley, Geo. Weaver, Robert Word.

CLARENDON—$30,000
John Martin (retired merchant).

CLARKSVILLE—$45,000
Samuel McPhail, Harry Silberberg, Dr. Gavin Watson.

Industrial Company:
No. 15, 18 claims, $3,402.

CLAUDE—$28,000
Herbert Gunter, Burley Kerrick.

CLEBURNE—$126,000
Letha Cherry, Robert Harris, Ernest Mix, Andrew Lewis, Wm. Neal, Joe Weaver.

Industrial Company:
No. 15, 35 claims, $9,101.

CLEMVILLE—$4,000
Edward Smith, (farmer).

CLEVELAND—$24,000
Lucius Wright.

CLIFTON—$19,000
Will Manske, Hendrick Nelson.

CLYDE—$4,000
Nora Barrington.

COAHOMA—$6,000
Robert Marshall, Jr. (student).

COLEMAN—$66,000
Wm. Broad, James Horne, Allen Pearce (farmer), W. S. Stephenson.

Industrial Company:
No. 15, 5 claims, $508.

COLLEGE STATION—$30,000
John Angell, Dr. Mark Francis; 1 veterinary professor.

COLLINSVILLE—$6,000
Wm. Huffaker, Fred Wilson.

COLORADO—$59,000
E. L. Palmer, Lauiza White.

Industrial Company:
No. 15, 5 claims, $1,132.

COLUMBUS—$21,000
Richard Lewis.

COMANCHE—$28,000
Samuel Carter (farmer).

COMFORT—$6,000
Clifford Knoepfli.

COMMERCE—$65,000
Walter Cornelius, Wendell Jordan, S. J. Petty, Jr., Essie Tenton.

Industrial Company:
No. 15, 6 claims, $1,235.

CONCORD—$5,000
Willie Brand.

CONROE—$35,000
Leota Guinn, Albert Nelson.

Industrial Company:
No. 15, 10 claims, $4,204.

CONVERSE—$8,000
Rubin Hoeneke.

Industrial Company:
No. 15, 3 claims, $790.

COOPER—$20,000
E. O. Wylie.

COPPELL—$3,000
W. M. Pirkle.

CORPUS CHRISTI—$410,000
Over 32 Ordinary Claims
Over 260 Industrial Claims

Clarence Appleby, L. D. Berry, Genove Brandiskey, Edward Carlisle, Willie Corley, Alfred Davisson, Jr., John Decker, Ernest Fields, Jr., Joseph FitzSimmons, Marion Greer, Bruce Hood, Eva Howell, James Johnson, Frank Kenny, Jennie Nelson, Wm. Rascoe, Jessie Reynolds, Dr. Walter Sturgis, Wm. J. Tabor (farmer), George Welch; 1 housewife, 1 manager auto electric, 1 oil operator.

Industrial Companies:
No. 1, 144 claims, $25,263;
No. 12, 21 claims, $3,045;
No. 15, 95 claims, $15,452.

CORRIGAN—$10,000
C. E. Barnes.

CORSICANA—$277,000
Over 22 Ordinary Claims
Over 81 Industrial Claims

Mae Barnaby, Cleveland Bass, Jr., Louis Cole (secretary), Calvin Fields, Vestina George, Harvey Grantham, Albert Guess, Joseph Jones, Wm. Kenner, Will Knight, Alexander Miller, Thomas Sheehan, Jesse Speed, Joseph Territo, P. B. Whitehead; 1 insurance agent, 1 salesman.

Industrial Companies:
No. 12, 10 claims, $2,039;
No. 15, 71 claims, $18,492.

COVINGTON—$4,000
Ben Paschal.

CRANDALL—$11,000
Mattie Peney, Wm. Pevey.

CRANE—$23,000
Albert Bummers, Medina Sloan.

CROCKETT—$40,000
E. M. Bennett, Jesse McGee.

CROSBY—$6,000
Jane Cohen, F. P. Pevoteaux.

CROSS PLAINS—$16,000
Robert Howard.

CROWLEY—$4,000
George Fraser.

CROWELL—$26,000
Wm. Hunter, Cyrus Key.

CUERO—$68,000
Wm. Buehrig, Herm Currlin, William Newsom; 1 druggist.

Industrial Company:
No. 15, 2 claims, $1,004.

CUMBY—$4,000
Beatrice Warren.

CUSHING—$15,000
Lucellus Sutton (oil salesman).

Gibbons, W. Graul, F. C. Greene, Harry Greer (executive), Paul Groody, Chas. Hamilton, Katie Hancock, Dr. Hanson, Charles Harty (salesman), Mason Hayes (retired), Winfield Hays, Arthur Heimann, Walter Henderson, Jesse Hendricks, August Herold, Julius Hexter (banker), Charles Hiester, Luther Holland, Walter Holland, Daniel Hornbach, Wm. Horne, George Houston, Vance Jackson, Robert Johnsey, Steve Johnson,

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DAISETTA—$26,000
C. L. Alvey.

DALHART—$47,000
Harry Coleman.

Industrial Company:
No. 15, 1 claim, $500.

DALLAS—$4,160,000
Over 340 Ordinary Claims
Over 796 Industrial Claims
CLAIMS BY AMOUNTS:
3—$50,000 or over
17— 25,000 to 50,000
33— 10,000 to 25,000
37— 5,000 to 10,000
40— 3,000 to 5,000
87— 2,000; 123—1,000

Susie Adams, Hugh Alsspaugh, Fred Bachman, Glenn Balch, Mary Barbee, Elbert Barnes, Glenn Bassett, Fonzie Bearden, Elizabeth Beck, Alexander Biard, Albert Boren, Wm. Boson, Howard Bosworth, J. R. Boyd, Wm. Bramlett, Ike Brown, Wm. Brunner (merchant), George Burkhead, Carl Burnett, Emmett Burns, Peyton Campbell, Edwin Carlson, Robert Castellaw, Mary Cates, Richard Clarke, Thomas Clawson (Western Union clerk), Thomas Clawson (clerk), Leon Clockman, Harry Corbett, Walter Cramer, Fred Crane, Archibald Culmore, John Darbonne, Sadie Davis, Samuel Davis, Wm. Davis, Clyde DeWoody, Charles Drawn, Charles Dunn, Harry Earl, Max Enkowitz, Lewis Estes, Joseph Everett, Wm. Ewing, Iris Farr, John Farrimond, Wallie Felton, Hugh Filter, Julius Fischer, Geo. Fowler (insurance agent), Percy Freeman (retired), James Fuller, Roy Fuller, Wilmer Gardner, John Gary, John Clarence Karr, Robert Kent, B. A. Killam, Terry Kineanon, Jake King, Theodore King, Robert Knight, Sam Knox, Alan Kunter.

Marguerite Lane, Wm. Leake, Norman Lease, Carville LeBlanc, Lelda Lee, C. G. Leston, James Lett, Edna Lindenblatt, Philip Lipsitz, Jessie Loe, Albert Loomis (oil broker), John Long, Norman Loupot, Henry Love, Ione Lumpkin, Charles McAnally, Maurice McGarvey, John McKinney, Thomas McKnight, Wm. McLeod (salesman), Wm. Maddox, Gustav Mansnerius, Antonio Mantzuranis, Abe Marker, Joseph Martin, Rosina Messina, Milton Mills, Wm. Mitchell, Ed. Moore, Wm. Nance, Francis Newman, Jas Odom, Herman Ogbeirn, Andrew Orr (clerk), John Orr, James O'Shea, Fred Peck, Wm. Penn, Harry Pendley, Dorothy Reaney, Jessie Reeves, Arthur Reinhart, Roy Reubell, Herbert Richards, Judge Riddlespurger (carpenter), Turner Roach (telephone operator), Sallie Roberts, Alice Robertson, Lodrich Robertson, Fred Robinson, Edward Rose, Emma Ross, Ernst Schadegg, Joseph Schloemer, Wm. Scogin (grocer), Emma Suorry, George Seay, Melvin Shwarts, Harvey Sides, Wm. Skillman, Glen Smith, Jerry Smyth, Fred Spaeth, Jr., George Spangle, Robert Stewart, Robert Sullivan, Parry Sutherland, John Swain, Hugh Taber (jewelery salesman), Wm. Tatnell, T. H. Teal, Myrl Thompson, MaDora Tiner, Wm. Tompkins, Jane Tomlinson,

(Continued on next page)

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LIFE INSURANCE CO.

Home Office: Dallas, Texas

THEO. P. BEASLEY
President and General Manager

Texas—Continued

Murphy Townsend, Charles Trawick, Charles Turner (mayor of Dallas), Ely Turner, George Vilfordi, Wm. Vogel, Grover Wagner Jr., Martin Walker, Randle Walker, Ammon Wells, Robert Whitehead, Dr. Albert Wilkinson (retired), Mary Williams, Raymond Willis, Walter Worcester, Walter Yeary (banker), Arthur Young, Jr., Lula Zachary.

Additional partial list by occupations: Accountant, assistant manager of hotel, banker, bakery superintendent, banker, 2 clerks, cotton broker, dairyman, 2 dry goods merchants, engineer, filling station owner, florist, insurance agent, manager of Garment Co., merchant, optometrist, printer, realtor, retired lawyer, retired salesman, 2 salesmen, secretary Y. M. C. A., Texas Centennial manager.

Industrial Companies: No. 1, 301 claims, $83,278; No. 7, 108 claims, $13,814; No. 12, 76 claims, $15,866; No. 15, 311 claims, $137,517.

DAWSON—$11,000
James Bell.

DECATUR—$24,000
S. Petty, Jr.

DE LEON—$18,000
Mary Greer.

DEL RIO—$118,000
Carlos Diaz, Paul Edwards, M. Garrett, James Hamilton, Robert Miers, Justine Smykal.

DENISON—$165,000
Wm. Ford, Thomas Brown (meat packing executive), Anna Hogg, Everett Hopkins, Jr., Guy Josselyn, J. McGrann, Fred Miller, Percy Miller, Fred Moake, Sr., Wm. Munson, Jr.; 1 barber supplyman.

Industrial Company: No. 15, 30 claims, $7,895.

DENTON—$148,000
Dr. H. C. Amos, Tildon Bullard, Glen Carruth, John Christal, O. R. Cockerell, Oramel Curtis, Otho Hanscom, Otis King, Samuel Lattner, John Sharder (clerk), Ulric Travelstead.

Industrial Company: No. 15, 12 claims, $5,568.

DEPORT—$5,000
Sion Griffin, James Westbrook.

D'HANIS—$5,000
Henry Wernette.

DICKINSON—$16,000
Louise Sterling, Otto Swenander.

DILLEY—$8,000
Andrew Favor (deliveryman).

DIMITT—$6,000
Carrie Meachum.

DODD CITY—$5,000
A. Adler, Luther Raney.

DONNA—$35,000
Beverly Stites.

DOUGLASSVILLE—$13,000
Hattie Warrington.

DUBLIN—$25,000
J. N. McDonald, Carroll Young.

DUMAS—$5,000
Leon Likes.

EAGLE LAKE—$49,000
Arthur Baring.

EAGLE PASS—$55,000
Robert Dowe, Tom Franks.

EASTLAND—$53,000
Thomas Johnson, John McRae, Samuel Petty, Jr., Roy Speed.

EDCOUCH—$6,000
James Barr.

EDEN—$11,000
Nealie Ivey.

EDGWOOD—$5,000
Charles Humphries.

EDINBURG—$60,000
John Closner (realtor), Kenneth Moncrief, F. Villearreal.

EDNA—$28,000
Thos. Cobb, Adolph Miller, Edward York (druggist), John Young (farmer).

EL CAMPO—$39,000
Percy Cummings, Edwin Kill (contractor), Arthur Soderman, Jule Webb (merchant).

Industrial Company: No 15, 2 claims, $955.

ELECTRA—$79,000
Francis Bowers, Paul Detmer, Stephen Hartmansgruber, Charles Leclaire, Gordon Robertson, John West.

ELGIN—$18,000
August Carlson, F. Prinz; 1 grocer.

ELMINA—$3,000
Will Chapman.

EL PASO—$1,143,000
Over 71 Ordinary Claims
Over 407 Industrial Claims
CLAIMS BY AMOUNTS:

5—$10,000 or over
9— 5,000 to 10,000
17— 3,000 to 5,000
23— 2,000; 17—1,000

Robert Barr, Elmer Bean, John Beckley, Nona Cherry, Abraham Conrad, Frank Cook, Lamar, Jr., Rose Dickey, Charles Duncan, Cipriano Duran, Emma Eden, A. C. Elliott, V. A. Ford, Wm. Franklin, Charles Gibbs, Charles Gibson (collector), Lois Griffin, Edwin Harrington, Sam Harris, Charles Heidrick, Hugh Hilligoss, Earl Jennings, Charles Knoblauch (hotel manager), Paul Krouse, Frank Lynch, Verne McCutchan, Patrick McIntosh, Geddes Mabee, Rosa Martinez, Joel Matthews, Harvey Miller, Michael Morlearty, Arthur Orr, Leverett Outlaw, Edw. Peyton, Henry Pratt, Richard Pritz, Nathan Rollins, Nell Scott, Mary Searcy, Virginia Stone, Benjamin Tarver, Genard Telles, Etta Walker, Emma Webster, Georgia West, Charles Williams, Joseph Williams, Charles Woodul; 1 auto salesman, 2 farmers, 1 postal clerk, 2 retired, 1 superintendent Smelting Co., 1 veterinarian.

Industrial Companies: No. 1, 73 claims, $13,853; No. 12, 63 claims, $10,930; No. 15, 271 claims, $30,339.

EMORY—$6,000
James Gooch.

ENNIS—$78,000
Isom Intra, B. H. Smelley, Joseph Tate (physician); 1 barber.

Industrial Company: No. 15, 19 claims, $6,290.

ESTELLINE—$8,000
John Mabery.

FABENS—$18,000
Atley Cooper.

FAIRFIELD—$4,000
James Miles.

FALFURRIAS—$27,000
Edmund Johnson.

Industrial Company: No. 15, 6 claims, $1,128.

FENTRESS—$5,000
J. W. Cowley.

FLATONIA—$9,000
Frank Brown; 1 salesman.

FLINT—$3,000
Jimmie Tomlinson.

FLORESVILLE—$75,000
Nettie Hierholzer, Samuel Houston, Robert Kosarek (farmer), Annie Price, Dorothea Toscano; 1 banker.

Industrial Company: No. 15, 7 claims, $980.

FLOYD—$4,000
Charles Ellis.

FLOYDADA—$36,000
Evelyn Scott, J. Starks, Augustus Williams (farmer).

FOLLETT—$10,000
Wm. Ruby.

FORNEY—$15,000
Dale Ashworth, Paul Dozier.

FORT BLISS—$5,000
Catherine Johnson, Lando Rainwater.

FORT CLARK—$12,000
Ernest Barton (private U. S. Army).

FORT SAM HOUSTON—$20,000
Fred Kruse, John Sachary, Earl Walston (private U. S. Army), Louis White (soldier U. S. Army).

FORT WORTH—$1,972,000
Over 160 Ordinary Claims
Over 602 Industrial Claims

1—$50,000 or over
1— 25,000 to 50,000
17— 10,000 to 25,000
9— 5,000 to 10,000
31— 3,000 to 5,000
45— 2,000; 56—1,000

Emmett Allen, Eva Ashby, Floyd Baker, Alonzo Beavers, J. A. Beavers, Rose Beyhan, Charles Boyes, Millie Bramlett, Wm. Brown, Francis Bryant, Warfield Burgess, Jr., Wiley Coleman, Jr., Dick Connally, Wilson Connell, Emmett Cowden, Mary Cox, Birdie Crawford, Grace Crook, Elijah Crosby, Sam Crowder, Joseph Durway, John Eaton, Oscar Ellis, Francis Engel (nurse), Mary Farwell, Nathan Fox, Adolph Fricke, Ed. Gamble, Dovie Gay, Ethel Gee, Bernard Getz, Loren Curtis Graber, Oscar Gulledge.

Wilma Harris, Wm. Hart, Quincey Harveson, C. D. Helton, Hugh Hendrick, Wm. Hicks, John Hiner, L. M. Hukill, Sallie Inman, Moses Jones, Sam Joseph, Joseph Key, Lillie Key, John Kirkley, Novella Lee, Benjamin McGee, Hallie McPherson, A. T. Mackey, Henry Martin, Marion Massey, James Millican, Wm. Mitchell, Robert Moore, Robert Morgan, Yokley Murphy, Richard Oaks, Robert O'Neal, Stirling Osburn.

Samuel Palmer, Willis Payne, Cecil Platt, William Prather, W. N. Pressley, Oscar Pugh, G. R. Putnam, Calvin Ramey, Erlene Reed, T. W. Ridgway, Ralph Rogers, Moses Rosenthal, Maynard Ross, Pearl Ross, Clarence Rutledge, Harry Sanders, M. R. Sanquinet, Thomas Schroeder, James Shelton, Wm. Shelton, Sr., Frank Sherrod, Frank Sherwood, Michael Smerke, Harley Smith, Victor Smith, Luther Snow, Robert Stacy, Edward Sterley, Louis Stuck.

John Thompson, Dallas Troutt, Edmund Van Zandt, Al Vickery, Lille Walden, Chas. Ward, Grover Ward, W. H. Warren, Eula Washam, Clark Watson, Samuel Wilkinson, Myrtle Woolard, Fred Wright, Charles Young; 1 banker, 1 butcher, 1 conductor, 1 housewife, 1 junk dealer, 1 lawyer, 3 retired, 1 retired oil company manager, 1 retired salesman, 1 salesman, 1 traffic manager.

Industrial Companies: —No. 1, 179 claims, $39,955; No. 7, 30 claims, $3,673; No. 12, 39 claims, $8,457; No. 15, 354 claims, $93,607.

FOSTORIA—$24,000
W. J. Dunnam (manager lumber company).

FRANKLIN—$12,000
Devoda Donaho, Lela McGilberry, F. C. Miles.

FREDERICKSBURG—$44,000
Henry Basse, Ida Eckhardt, Henry Grona, Alfred Hartman, Lee Kiehne, Elva Knopp, Clinton Rebke; 1 retired.

FREEPORT—$41,000
Ford Brown, Wm. Walter.

Industrial Co. No. 15, 3 claims, $1,198.

FROST—$12,000
Wm. Moore.

GAINESVILLE—$116,000
John Biffle, Fidella Clement, Wm. Cullen, Willie Horn, Ellen McGannon.

Industrial Co. No. 15, 6 claims, $1,907.

GALVESTON—$865,000
Over 40 Ordinary Claims
Over 112 Industrial Claims
CLAIMS BY AMOUNTS:

1—$100,000 or over
2— 25,000 to 50,000
8— 10,000 to 25,000
8— 5,000 to 10,000
7— 3,000 to 5,000
6— 2,000; 17—1,000

Carl Biehl (steamship agent), Edward Blake, Jules Block, Francis Chandler, Wm. Davidge, Edward Dever, Joseph Fragua, Joe Grasso, D. D. Grohosky, Wm. Hill, Oscar Hoecker, Sr., John Hopkins, Loy Howell, Charles Lenz, Lee Meyer (grocer), Ernene Perusina (restauratuer), Jacob Plantowsky, David Pozmantier.

Catherine Salzman (jeweler), George Schofield, Oliver Scott, Florence Simmen, Johnnie Thomas, Patrick Wilson; 1 dentist, 1 executive, 1 merchant, 1 filling station attendant, 1 restauratuer, 1 retired, 1 retired merchant, 1 steamship agent.

Industrial Companies: —No. 1, 84 claims, $17,567; No. 7, 10 claims, $963; No. 12, 18 claims, $2,498.

GARLAND—$76,000
J. Matt Robinson.

GATESVILLE—$35,000
Gordon Davis; 1 retired merchant.

GEORGETOWN—$47,000
Dr. Lucien McCalla, Paul Munson.

GIDDINGS—$22,000
Emil Arldt, Edwin Jatzlau; 1 bank president.

GILMER—$33,000
James Brown, Hewlett Plant, Thomas Ragland, Wm. Stephens; 1 cotton dealer.

GLADE—$5,000
Ray Thornton.

GLADEWATER—$55,000
Clinton Archer, John Morgan, V. L. Shaw, Edgar Walker; 1 retired.

Industrial Company: No. 15, 6 claims, $2,611.

GONZALES—$48,000
Calvin Cox, Henry Cuvelier, Alfred Gescheidle, Frank Orts, Victor Schlick, F. E. Shuler.

GOOSE CREEK—$69,000
Alvin Eherly, Herbert Fayle, Affa Long.

Industrial Companies: No. 12, 7 claims, $1,173; No. 15, 20 claims, $6,095.

GORDON—$5,000
Herbert West.

GRAFORD—$5,000
W. J. Lamar.

GRAHAM—$53,000
David Vick.

Industrial Company: No. 7, 4 claims, $1,445.

GRANBURY—$12,000
Earl Barclay, Charles Gee, Dale Glenn.

GRAND PRAIRIE—$25,000
Raymond Kirk.

Industrial Company: No. 15, 20 claims, $6,727.

GRAND SALINE—$17,000
Wesley Mathews.

GRANDVIEW—$8,000
Isom Rigby.

GRANGER—$16,000
Joseph Martinets.

GRAPELAND—$10,000
James Brimberry.

GREENVILLE—$130,000
Horace Ardis, Eugene Berry, J. C. Branch, Roscoe Dougherty, Ruby Dollis, Royce Plyer, Wm. Rose, Wm. Waddle, Herbert West; 1 teacher, 1 tea room owner.

Industrial Company: No. 15, 13 claims, $2,887.

GREGORY—$6,000
David David, Joseph Hunt.

GROESBECK—$49,000
Wm. Carr, Van Cayton, Bennett Jackson, Maude Priddy, William Thomas, Roy Wilkinson.

GROSVENOR—$4,000
H. P. Vaughan.

GROVETON—$10,000
Robert Popham (farmer).

GUNTER—$5,000
Oscar Layman.

HALE CENTER—$8,000
James Cox (farmer).

HALLETSVILLE—$34,000
George Brunkenhoefer, August Janszen.

Industrial Company: No. 15, 2 claims, $840.

HAMILTON—$36,000
Dr. Beach, Louis Craig, Owen Dutton, Lena Grant, Edwin Krueger.

HAMMOND—$3,000
H. J. Youngblood.

HANDLEY—$6,000
Lottie Howell, Wm. Poteet.

HAPPY—$5,000
Felix Metzger.

HARLETON—$3,000
James Whitehead.

HARLINGEN—$115,000
Louis Chaudoin, Noah Davidson, Jr., Hugo Letzerich, Emma Lockhart, E. W. McGlothlin, Thomas McNeill, Boise Staats, Oscar Treuex.

Industrial Companies: No. 12, 20 claims, $2,474; No. 15, 38 claims, $6,306.

HARWOOD—$5,000
Emerson Jobe.

HASKELL—$35,000
Louise Mullino.

Industrial Company: No. 15, 6 claims, $1,171.

HATCHEL—$4,000
Ernest Graves.

HEDLEY—$6,000
James Hillman.

HEMPHILL—$12,000
Starling Conner, L. P. Gandy, Levi Low.

HEMPSTEAD—$27,000
Frank Foster, August Klecker, J. S. Williams (cabinet maker).

HENDERSON—$65,000
Jesse Cooper, John Gray, Eddie Mason, Camille Montag, Solon Ross (tax collector), Benjamin Strong, Clinton Teller.

Industrial Company: No. 15, 12 claims, $5,758.

HENRIETTA—$26,000
Wm. Culwell, Frank Ely; 1 retired.

HEREFORD—$28,000
Maggie Inman.

Industrial Company: No. 15, 3 claims, $1,196.

HERMLEIGH—$5,000
Thomas Weaver.

HIGHLANDS—$4,000
E. M. Cole.

HILLSBORO—$98,000
T. C. Beaver, John Clarke (attorney), Laberta Cook, Loid Goodman, Willie Payne, Deanie Thompson.

Industrial Company: No. 15, 12 claims, $2,100.

HICO—$14,000
Samuel Gamble.

HOLLIDAY—$19,000
George Parish.

HONDO—$28,000
Alice Newton.

HONEY GROVE—$59,000
Thos. Avent, Hade Cole, Charles Deyhle, Janice Haygood, Samuel Lyon, Wm. Norton, Max Wheeler; 1 physician.

Industrial Company: No. 15, 13 claims, $2,193.

HOUSTON—$4,545,000
Over 299 Ordinary Claims
Over 1,545 Industrial Claims
CLAIMS BY AMOUNTS:

1—$100,000 or over
5— 50,000 to 100,000
10— 25,000 to 50,000
27— 10,000 to 25,000
34— 5,000 to 10,000
48— 3,000 to 5,000
72— 2,000; 102—1,000

Cole Acker (mechanic), Mabel Anderson, Benjamin Armstrong, J. F. Ashley, Fred Autry, Alfred Baldinger, Otis Baldridge, Charles Balez, F. C. Barbosa, Wm. Batterson, Wm. Baumbach, Thomas Beesley, J. H. Beitz, F. J. Bender, Frederick Birney (teacher), Edmund Blumenthal, W. P. Bostick, Gustav Brauner, T. T. Breedlove, Robert Briley, Andrew Brittain, Guy M. Bryan, Jr., A. A. Buck.

John Carlson, Albert Carmichael, Clarence Carter, Wm. Cathey, Hazel Chadick, James Chapman, James Childress, Samuel Clopton, N. M. Cody, Arthur Cole, Albert Cordier, Rodman Cosby, James Cravens (insurance executive), Wm. Cross, Roy Cullen (executive), Horace Culpeper, Mickey Daniels, Wm. Davenport, Harry Davis, J. C. Delehanty, John Delker, Daniel Dickey, M. H. Dodge, Catherine Donahue, J. R. Donlen, H. B. Dorman, James Dowe (bookkeeper), Mildred Doly (clerk), C. F. Dry, Margaret Dullahan, Wilbur Dunn.

Fred Ernest, Jefferson Farish, Ben Femelat, J. B. Fleming, George Flowers, Isadore Foehner, Albert Forman, J. D. Francis, Wm. Fruesel, Robert Garner, Jno. Garrison, Maggie Geary, D. F. Geist, Frank Glover, Hal Greer, Emanuel Giese, Annie Grimes, John Guth, Clarance Hammond, Frank Hauscom, Geo. Hardy, Lula Hardy, Wm. Hastings, Harvey Hickman, Ernest Hillendahl, Floyd Holmes (bakery owner), W. E. Holmes, Rev. DeWitt Hotchkiss, Nellie Howland, George Hubbard.

Charles Ingram, Kurt Jacobson, John Jennings, Alfred John, E. L. Johnson, Evan Jones, Margaret Jones, Wm. Joseph, Laura Judd, Frank Kalenda, Jr., Mark Kennerly, Grady Kent, Mary Kessie, John Kessler, Dr. F. B. King, Richard King, Drury Kirkpatrick, George Knopp, Charles Krenek, M. LaCarter, Harvey Langwell, Ed. Lapman, Wm. Lee, Ambrose Leitz, Jean Lubbock, V. J. Lucia, Vannie Lyall, James Lyon.

Otis McBride, Ferguson McClure, Lemuel McMillian, R. C. Maddox (timekeeper), Ulysses Manganelli, Thomas Mangum, Charles Martin, Lilliam Meredith, Jeffery Michael, Eugene Millis, Luther Mooney, Marcus Moore, Harold Manning, B. W. Morrison, Fred Muckelberg, Matthew Murphy, J. Myers, Walter Nail, Emma Namendorf, D. M. Neblett, Myrtle Nelson, Royal Neuman, Alice Newton, P. P. Noark, Victor Novak.

Leslie O'Connor, John B. O'Leary, Kelly Oram, Thoms Osborn (auto trimmer), Marion Parr, Leo Peden, Verne Perryman, Walter Pestell, Frank Fletcher, Richard Poe, Allen Polk, Joe Pratka, E. J. Prestenbach, Curtis Quarles, V. J. Ramsey, James Reich, A. G. Riddell, Cecil Ross, Robert Rubey, Edgan Runnels, C. B. Rutter.

Barney Sachs, Edward Schulte, Harry Schultz, Andrew Scott, John Scroggins, Wm. Selby, Carra Selph, Hyman Shapiro, Charles Shepherd, Young

(Continued on next page)

KEEPS FAMILY TOGETHER . . . . .

Insurance pays mortgage and debts . . . Keeps daughter in college . . .

ALABAMA.—Mr. King was a large planter. It would have been impossible to pay all his indebtedness without the money received from his insurance. The insurance received paid off a mortgage in full on the place, which could not have been paid otherwise. Mr. King left sufficient insurance to enable his family to live in the old home and render it possible for the children to complete their education. His daughter is attending college and it is probable that she would have been compelled to leave school, if she had not received help from his insurance. With the help of this insurance Mrs. King has been able to keep her family together and support them without having to call on her relatives for assistance. If it had not been for the insurance she probably would have been compelled to live with relatives. About one half of his estate was insurance.

My opinion about life insurance is that it is the easiest and quickest way to build up an estate. It frequently enables a widow to keep her family together and educate them, without which assistance she might be compelled to live on charity. In fact I think that life insurance is wonderful.—Mrs. W. R. King.

Texas—Continued

Shook, Florence Shunk, Percy Sloan (physician), Sam Slomovitz, Albert Smith, Eddie Smith, J. H. Smith, Wm. Smith, Clinton Johnston, Mary Stafford, C. C. Stanley, James Stella, E. K. Stephenson, J. A. Stevenson, Ed. Stoermer, Frank Swanson.

Henry Tennison, Wm. Thomas, Dr. Thorning, Ernest Timmins, Wm. Tisinger, J. A. Trapolino, Robert Treadwell, J. P. H. Trial, Walter Trout, H. O. Tucker, H. H. Ueckert, Ellison Van Hoose, Charles Wallace, Peter Weckmueller, Joseph Welkerth, Winnie West, Henry Widner (carpenter), Max Weisenthal, Daniel Willet, Titus Williams, Horace Willis, Joseph Winn, Alfred Wright (realtor), R. S. Wright, Mack Young.

Additional partial list by occupations:

Auto dealer, builder, clerk, 2 farmers, grocer, housewife, 2 insurance agents, landscape florist, lawyer, machinist, physician, salesman, tailor.

Industrial Companies: —No. 1, 509 claims, $110,859; No. 7, 106 claims, $15,199; No. 12, 225 claims, $40,880; No. 15, 705 claims, $177,451.

HUBBARD—$24,000
Virgil Sanders, Ed. Sykes.

HUGHES SPRINGS—$8,000
Richard Hogan, Jas. Parks.

HUMBLE—$19,000
Wm. Anderson, Lawrence O'Bryan, James Scott.
Industrial Co. No. 5, 4 claims, $825.

HUNT—$55,000
Lake Robertson.

HUNTSVILLE—$58,000
James Alford, Phillip Bowden, Clara Dominy, Carvel Garrett, John Haghorn, J. S. Jenkins, J. J. Traylor.

IDALOU—$5,000
Wm. Pruitt.

INGLESIDE—$3,000
Edgar Willenberg.

IOLA—$6,000
Lou E. Webb.

IOWA PARK—$26,000
Daniel Hooks, C. M. Miller, Casper Miller, Jas. Wolfe.

IRAAN—$17,000
Dallas Slaughterbeck.

IREDELL—$4,000
Silven Grimland.

IRVING—$4,000
Mabel LaSater.

ITALY—$18,000
W. T. Ford, Elisha Morton, Patrick Sims.

JACKSBORO—$31,000
Edgar Herring, Chester Walker, John Wilson.

JACKSONVILLE—$78,000
Myron Canon, Jim Gourley, Arvel Johnston, O. N. Newburn, Van Slaton, Sueperry Taylor.
Industrial Co. No. 15, 6 claims, $2,514.

JASPER—$46,000
Adrian Ryall; 1 lumber checker.
Industrial Co. No. 15, 2 claims, $514.

JAYTON—$4,000
Royal Harrison.

JEFFERSON—$45,000
Thomas Bomar; 1 court clerk.

JEWETT—$4,000
James Beddingfield.

JOHNSON CITY—$5,000
James Bradshaw, Artelia Simmons.

JOSHUA—$7,000
John Bentty.

JOURDANTON—$11,000
Henry Winn.

JUNCTION—$18,000
Joe Watson 1 grocer, 1 ranchman.

KARNES CITY—$14,000
John Kolodzie.

KAUFMAN—$31,000
Walter Beard.
Industrial Co. No. 15, 2 claims, $610.

KELLER—$5,000
Joseph Price.

KELLY FIELD—$12,000
Jack Neely.

KEMP—$4,000
Francis Blythe.

KENEDY—$45,000
Oscar Gustafson, Shell Neumann, Arnold Schroeder.

KERENS—$20,000
Martin Speed, Naz White.
Industrial Co. No. 15, 6 claims, $997.

KERRVILLE—$106,000
Thelma Elliott, Lois Moore, E. B. Sanford; 1 physician.
Industrial Co. No. 15, 7 claims, $698.

KILGORE—$125,000
Emmett Adamson (driller), James Crane, Elvah Dixon, John Green, Jacob Greenberg, Surry Leach, Allen Miles, James Mouser, M. A. Williamson; 1 housewife.
Industrial Co. No. 15, 15 claims, $5,766.

KINGSVILLE—$88,000
Olivia Alaniz, Burney Baldeschwiler, Clarence Collins, Paul Filla, Paralee Gayle, Wm. Huffman, Paul Moure (grocer), James Schbaror (sheriff), Roy Youell.
Industrial Co. No. 15, 18 claims, $3,098.

KIRKLAND—$14,000
Jessie Phillips, John White.

KLONDIKE—$7,000
Wm. Martin, Albert Moxley.

KNOTT—$6,000
Pauline Brown, Lola Craig.

KURTEN—$5,000
Herman Schram (farmer).

KYLE—$15,000
Wm. Haster, Gabino Hernandez, Carl Kramer, Harry Schnautz, Jr.

LADONIA—$12,000
Roy Jordon.

LAGRANGE—$45,000
Ayres Giese, Henry Helble, Charley Hensel, Frank Kallus, Max Melcher; 1 retired.
Industrial Co. No. 15, 1 claim, $1,150.

LAGUNA—$12,000
Paul Edwards.

LAKE VIEW—$5,000
Elkanah Payne.

LAMESA—$43,000
Alex Cozart, Zachary Davis, Hiram O'Neil.
Industrial Co. No. 15, 3 claims, $1,273.

LAMKIN—$30,000
John Jackson.

LAMPASAS—$37,000
Vernon Burns, Roy Cook, Arthur Elder, Margaret Kissman, Albert Oakley.

LANEVILLE—$3,000
Willie Harrell.

LANCASTER—$12,000
John Hubbard (farmer).

LAREDO—$261,000
Basilio Abrego, Thos. Arreola, Jr., Edgar Boren, Elsa de Lachica, Jose de Lachica, Pablo Garza, Viviano Hernandez, Peter Kelly.
Industrial Companies: —No. 12, 68 claims, $6,983; No. 15, 92 claims, $8,082.

LARUE—$10,000
James Dean (farmer), Sorel Miller, Walter Reynolds.

LAVERNIA—$5,000
Will Warren.

LEGION—$12,000
John Tunnell, Ven White.

LEMING—$5,000
Frank Slomchinski.

LEONA—$10,000
John Jones.

LEONARD—$14,000
Wm. Ashley.

LIBERTY—$26,000
Ora Smith.
Industrial Co. No. 15, 2 claims, $750.

LINDALE—$6,000
Nora Henderson, Ennis Ingram.

LINDSAY—$4,000
Theresa Sturm.

LINGLEVILLE—$4,000
Tandy Key.

LITTLEFIELD—$44,000
Martha Evanz, Norene Heard, Floyd Pinkerton.
Industrial Co. No. 15, 3 claims, $1,365.

LIVINGSTON—$28,000
Harry Bergman, P. R. Rowe, W. R. Still, C. A. Traylor (retired).

LLANO—$35,000
Nuel Berryman, Mary Cummins, Mamie Decker, Geo. Shaw.

LOCKHART—$115,000
Herman Hartman, Wm. Mohle, Morris Rosenvasser; 1 hardware merchant, 1 merchant.

LONDON—$5,000
Nathaniel Johnson.

LONGVIEW—$86,000
Dr. Jas. Baucum, Claud Blanton, Jess Bramlette, Wm. Chauncey, R. J. Humphreys, Lula Johnson, Jesse Pope, Ed. Ramsey, C. M. Rodden, Elsie Rucker.
Industrial Co. No. 15, 25 claims, $8,494.

LORENA—$6,000
Winnie Nehring, D. C. Young.

LOVELADY—$4,000
Ovid Willis.

LUBBOCK—$237,000
W. H. Bledsoe, Wilburn Cox, Jim Curry, Ernes Edgett, Wm. McLeroy, Willie Nelson, Henry Nott, Ed. Patterson, Hattie Phillips, Henry Shell, Don Skipper, Richard Smith, Wm. Stevens (banker), Roscoe Wilson.
Industrial Co. No. 15, 22 claims, $4,377.

LUEDERS—$5,000
James McIntosh, Eric Seth.

LUFKIN—$96,000
Joe Cahoun, Daniel Campbell, Wm. McMullen, Jesse Presnall, Jr., Wm. Stegall.
Industrial Co. No. 15, 9 claims, $2,480.

LULING—$68,000
D. J. Webster.
Industrial Co. No. 15, 8 claims, $3,120.

McALLEN—$155,000
Paul Barron, James Davis, Joeday Goodwin (physician), Luther Miller (retired), Bertha Weaver.
Industrial Companies: —No. 12, 48 claims, $6,148; No. 15, 55 claims, $10,815.

McFADDIN—$5,000
Robert Willims.

McGREGOR—$21,000
Sam Walker (salesman).

McKINNEY—$135,000
John Harding, Dr. Benjamin Largent, Lindsey Nichols, Willie Pass (engineer), Benjamin Smith, Vet Smith, C. D. Standerfer, Luther Swan, C. N. Waterns, Van Mount Wood.
Industrial Co. No. 15, 8 claims, $1,126.

McLEAN—$18,000
Driller.

McNARY—$13,000
John Thomasson.

MABANK—$8,000
Druggist.

MADISONVILLE—$18,000
Donald Clapp, Royal Goode, James Hollis.

MANSFIELD—$10,000
Edgar Hawkins, Thos. Morison.

MARBLE FALLS—$4,000
Henry Herbort.

MARFA—$39,000
Roy Settle.

MARLIN—$65,000
Virgie Agnew, Acy Durham, Frank Oltorf, Oscar Rachui, Delia Turner.
Industrial Co. No. 15, 13 claims, $2,267.

MARSHALL—$165,000
Claude Dorough, Robie Fuzler, Dallas Forsyth (farmer), Emory Fry, Nellie Gray, Viola Langley, John Lloyd, Finis Prendergast, Edward Smith, Leslie Spellings, Sr., John Taylor; 1 city water work superintendent, 1 insurance agent.
Industrial Co. No. 15, 62 claims, $16,248.

MART—$35,000
Leonard Holder, A. O. Smith, Karl Smith, Enoch Ward; 1 engineer.

MATAGORDA—$14,000
Pauline Kain, William Vonwerg.

MATHIS—$5,000
Jack Hollon; 1 retired.

MEADOW—$4,000
Jno. Barnard (farmer).

MEGARGEL—$12,000
J. E. Branson, J. C. King.

MEMPHIS—$66,000
Wm. Beckum, Cleveland Bownds, J. Holt Bownds, Texas Grant, Andrew Hill, Clifford Moses, Olin Phipps.

MENARD—$25,000
R. R. Hale, Otto Ellis.

MERCEDES—$280,000
Norwood Barton (banker).

MERCURY—$4,000
Millard Rushing.

MERIDIAN—$13,000
Abraham Myers, Robert Waldrop.

MERTENS—$4,000
Joseph Elmore.

MERTZON—$10,000
F. B. Carter.

MOUNT ENTERPRISE—$4,000
J. E. Broadwater.

MOUNT PLEASANT—$46,000
Margaret Hess, Jud Strother.
Industrial Co. No. 15, 6 claims, $2,106.

MOUNT VERNON—$26,000
Lomie Bolin, Samuel Fletcher, Joeday Hale, Jas. Hankins, Jas. Stringer; 1 druggist.

MUENSTER—$6,000
Wm. Crow, H. J. Knabe.

MULESHOE—$6,000
John Hammond, Charlie Walker.

MUNDAY—$24,000
Martin Mardin, Bart Hutchison, Earl McGlothlin, James Phillips, Jr.

MURCHISON—$5,000
Oneal Jones (farmer).

MYRA—$4,000
C. L. Maxwell.

NACOGDOCHES—$76,000
J. B. Atkins, Freddie Burdette, Robert Burgers, Eldred Gaston, Rhodus Richandson, Florence Tingle, Daniel Twohig.
Industrial Co. No. 15, 6 claims, $1,122.

NATALIA—$4,000
Daniel Stoy, Jr.; 1 retired.

NAVARRO—$5,000
Homer Smith.

NAVASOTA—$51,000
Arthur Wilson (public warehouseman).
Industrial Co. No. 15, 4 claims, $1,108.

NEDERLAND—$15,000
Marvin Renshaw.

NEW BOSTON—$8,000
Postmaster.

NEW BRAUNFELS—$85,000
George Eiband, Egon Kirmse, Otto Kroft, Alvin Moeller, Hilmar Neuse, Louis Read, Iram Reininger, Frank Schwab, Hugo Weidner, Herman Zipp; 1 retired.
Industrial Co. No. 12, 10 claims, $717; No. 15, 10 claims, $529.

NEWBY—$4,000
Emmett Willingham.

NEW CASTLE—$26,000
Robert McKinney, Preston Thompson.

NEWPORT—$4,000
Archie Phagan.

NEW WILLARD—$4,000
Monte Franklin, Richard Gibbs.

NIXON—$8,000
John Hill (farmer).

NOME—$5,000
James Gilmore.

NORDHEIM—$5,000
Fritz Horms.

NORMANGEE—$7,000
Geo. Shepherd.

ODESSA—$37,000
Ambrose Cooper, Dillard Striplin, Granville Torbert.

O'DONNELL—$9,000
Benjamin Burnett.

OENAVILLE—$4,000
Lurlee Burleson.

OKLAUNION—$10,000
Clay Brite.

OLNEY—$58,000
Olan Mercer, Millard Rountree, Henry Shaw, Robert Shawver, Daniel Stallings, John Stevenson, Neil Wilborn.
Industrial Co. No. 15, 2 claims, $530.

ORANGE—$82,000
Benjamin Franklin, John Hart, Lovelace Wall, A. J. Willson.
Industrial Co. No. 15, 13 claims, $3,423.

ORIENT—$3,000
Willie Brown.

OVALO—$3,000
Euclyde Johnson.

OVERTON—$47,000
D. Lee Brown, S. J. Droppleman, Ramey Hubbard, C. A. McDurmond, John Silvey.

OZONA—$39,000
Wm. Barton, G. L. Bunger, Geo. Bunger, August Clayton, Jr., Burce Galyon, Ben Ingham.

PADUCAH—$32,000
Lee Clary.

PALESTINE—$159,000
Lenine Davis, Wm. Fuller (clerk), Spurgeon Hatchel, Ed. Hudson, Lloyd Nelson, Willard Thornburg, Elmer Torman, Mattie Wollverton; 1 grocer.
Industrial Co. No. 15, 19 claims, $4,809.

PALO PINTO—$5,000
E. M. Christian.

PAMPA—$145,000
Clyde Batson, W. J. Brown, C. H. Dean, Jack Johnson, Herbert McKercher, Jasper Marney, Aaron Meek, Dalton Patterson, John Robinson (plumber), Pete Sarris, Charles Skoog, Louis Smith.
Industrial Co. No. 15, 7 claims, $1,219.

PANHANDLE—$30,000
Robt. Hawkins, Juanita Huston, Mildred Randel.

PARADISE—$3,000
Marylee Hill.

PARIS—$163,000
George Ball, John Cothran, Walter Duncan, Chas. Francis, Ines Slusher, Arista Stevens, Joseph Wunsch, Jr.; 1 salesman.
Industrial Companies: No. 12, 13 claims, $1,536; No. 15, 88 claims, $14,284.

PEARSALL—$35,000
Milton Taylor.
Industrial Co. No. 15, 15 claims, $1,614.

PECOS—$42,000
Nelda McDowell, Chris Ritz; 1 insurance agent.
Industrial Co. No. 15, 4 claims, $661.

PERRY—$6,000
Friedrich Neumann, Sylvester Steinmetz.

PERRYTON—$23,000
Myrtle Flowers.

PETROLIA—$7,000
Belle Davis.

PETTUS—$18,000
Wm. Kenney, Herbert Key; 1 truck operator.

PHARR—$30,000
Miguel Pena.

PILOT POINT—$16,000
Pollie Baxter, Kirby Stiles.

PINELAND—$16,000
Pearl Misenheimer.

PITTSBURG—$30,000
L. B. Broach, Jr., Horace Hill, Jasper Williams; 1 retired.

PLANO—$21,000
Eva Netzer, Byron Robertson, James Turner.

PLAINVIEW—$176,000
George Hart, C. Hunt, Charles Largent, Lucia Lindsey, Rosco Norman, Wm. Redford, Ora Reese, Alvin Thomas (auto salesman), Davis Thompson (farm implement dealer), Dr. Clarence Wofford.
Industrial Co. No. 15, 11 claims, $3,362.

PLEASANTON—$15,000
W. F. Aaron.
Industrial Co. No. 15, 18 claims, $1,848.

POLLOK—$3,000
Elisha Sanders.

PONDER—$4,000
Lewis Brock.

PORT ARANSAS—$5,000
Charles Farley.

(Continued on next page)

MEXIA—$79,000
Fred Bennett, Thurmon Bunn, Henry Freeman, Lillian Hines, Verra Johnson, Charlie Nelsen, Ephrian Peyton, Ray Stokes, Wm. Trotter.
Industrial Co. No. 15, 13 claims, $5,096.

MIAMI—$5,000
Wm. Walker.

MIDLAND—$58,000
Ralph Bucy, Frank Edsall, Louis Haynes, Arthur Locklar, Wm. Locklar.

MIDLOTHIAN—$13,000
John Dancer, George Sewell.

MILLERSVIEW—$4,000
M. Cronkwright.

MILES—$13,000
Samuel Bitner, Thos. Farmer (cotton ginner), Robert Harris.

MINDEN—$3,000
Carol Hays.

MINEOLA—$41,000
Fount Cone, Barnes English (manufacturer).
Industrial Co. No. 15, 6 claims, $1,361.

MINERAL WELLS—$80,000
Francis Benson, Atley Cooper, Edmund Craddock, Wm. Fowler, Robert McMordie, Clarence Murphy (auto parts dealer), Wade Roach.
Industrial Co. No. 15, 3 claims, $571.

MINGUS—$11,000
Harvey Standiford.

MISSION—$59,000
Epitacio Flores, Mary Peace, Gustave Rome.

MONAHANS—$6,000
Neal Huffaker.

MONTELL—$4,000
Thomas Witt, Jr.

MONTGOMERY—$5,000
Jetpha Davis.

MORGAN—$4,000
Wm. Cole.

MORTON—$3,000
Nannie Sanders.

MOULTON—$7,000
Fred Kozelsky, E. T. Wagner.

TRIBUTE TO GOOD SENSE . . . .

"Life insurance is the most important development of our national economic scheme. It has alleviated much of the world's misery; has converted and disciplined millions of people to the necessary practice of thrift. It establishes individual independence; offers everyone a simple, reliable and profitable means of investment and protection. Hundreds of families owe their economic security, even after the death of the most important wage earner, to its benefits, and people have found that the insurance companies are among the soundest institutions in the world. The growth and popularity of life insurance among all classes of people is today a sufficient endorsement of its virtues and a fine tribute to the good sense of our people and our democracy."—Cecil B. deMille, dean of motion picture directors.

(Texas—Continued)

PORT ARTHUR—$310,000
Wm. Baker, Claudy Boles, John Bammert, B. Gonzales, Elmo Lane, Moses Lee, Leo Oechsner, Martha Pfarrdrescher, Joseph Pine, Odell Romero, W. Sharpe, Ione Smith, Wm. Smith, Dr. Mercer Swearingen.
Industrial Companies: No. 12, 20 claims, $5,543; No. 15, 48 claims, $17,787.

PORTLAND—$5,000
Samuel Hedgecock, Plessie Medford.

PORT LAVACA—$16,000
Earl Peck.

PORT NECHES—$27,000
Homer Leverett, Wm. Meeker.

POST—$20,000
Norman Rodgers, Jr.

POTEET—$13,000
Harvey Clark.

POTTSBORO—$4,000
Mabel Thoma.

PRAIRIEVILLE—$4,000
Burt Rand.

PROGRESS—$10,000
John Lane.

PYOTE—$12,000
Robert Rogers.

ROCKDALE—$24,000
Willie Haelbig, Edeodrd Henke.

ROCKPORT—$10,000
John Kinsel.

ROGERS—$10,000
Levi Bryant.

ROSEBUD—$17,000
Edgar Donaldson

ROSENBERG—$25,000
Ray Taylor, Theodore Richter.

ROSSTON—$5,000
Zuma Berry.

ROTAN—$26,000
Samuel Ashley, George O'Neal.
Industrial Co. No. 15, 2 claims, $1,145.

ROUND ROCK—$44,000
Wm. Fouse (farmer), Green Noble, Emma Wilke.

ROWENA—$10,000
Wilhemina Dierschke, Joseph Kudlacek.

ROXTON—$38,000
George Bowen, Ebenezer Brashears, Charles Caldwell, M. E. Phillips.

RULE—$26,000
Jesse Willis; 1 minister.

FRANK KNOX COMMENTS . . . . .

In commenting upon the life insurance payments, Frank Knox, Republican candidate for vice-president in 1936, said: "Life insurance constitutes a form of security for old age and for the care of dependents that has always held the support and admiration of men who felt a sense of responsibility for their own welfare in old age and for the care of their dependents after they have gone. The current political discussion concerning old age security should not be permitted to vitiate these self-respecting principles which have animated the best elements in our citizenship from the beginning."

QUANAH—$56,000
Patrick Henry, John Marshall.
Industrial Co. No. 15, 2 claims, $1,028.

QUINLAN—$5,000
Millie Robinson; 1 farmer.

QUITMAN—$7,000
Wm. Lloyd.

RALLS—$15,000
Oliver Teanis, Jr.

RANGER—$64,000
Will Dorsey, A. R. Matthews.
Industrial Co. No. 15, 4 claims, $1,386.

RANDOLPH FIELD—$36,000
Andrew Solter; 1 air corps lieutenant.

RAVENNA—$4,000
John Hodges.

RAYMONDVILLE—$39,000
Pablo Garza, Charles Kenedy, Jr., D. K. Murchison, Mack Webb.
Industrial Co. No. 15, 12 claims, $1,181.

REAGAN—$12,000
Mary Bielamowicz, Charlie Kelly, Winburn Todd.

RED SPRINGS—$5,000
Mary Eavenson, Sidney Powell.

REFUGIO—$30,000
Wm. Garcia, Sr., Louise Riemenschneider.
Industrial Co. No. 15, 5 claims, $2,005.

RICHMOND—$16,000
Valente Gonzalez.

RISING STAR—$14,000
Roy Hickman; 1 housewife.

ROANOKE—$3,000
L. D. Mitchell.

ROARING SPRINGS—$3,000
Sam Turner.

ROBSTOWN—$61,000
Ernst Balzer (cotton ginner), Paul Stanford.
Industrial Co. No. 15, 12 claims, $1,770.

ROBY—$21,000
Sam Beene, Clifton Jay, Leona McCrary.

ROCHELLE—$4,000
Wm. Monroe.

RUNGE—$16,000
Otto Gerdes; 1 postmaster.

RUSH—$38,000
Merchant.

SABINAL—$22,000
Samuel Hudson.

SAINT JO—$8,000
G. C. Redick.

SALTILLO—$11,000
Walter Morris, E. R. Smith, J. T. Sparks.

SAN ANGELO—$295,000
Jimmie Cox, Lora Franklin, L. B. Hanson (filling station attendant), N. C. Holstein, Dan Humber, Amos Jenness, Michael Michalopoulos, E. F. Mullins, Grover Phillips, Mabel Rice, Guy Ross, M. I. Ross, Davis Sheen.
Industrial Co. No. 15, 31 claims, $8,161.

SAN ANTONIO—$3,175,000
Over 264 Ordinary Claims
Over 1173 Industrial Claims
CLAIMS BY AMOUNTS:
1—$100,000 or over
5— 50,000 to 100,000
4— 25,000 to 50,000
26— 10,000 to 25,000
44— 5,000 to 10,000
47— 3,000 to 5,000
54— 2,000; 83—1,000
I. Abshier, Royal Adams, Gerrit Albers, Roger Alejandro, Wm. Antonio, Nell Appel, Edward Arnold, Charles Atkins, Hortense Barajas, Catherine Barnes, Robert Barnes, Roy Bates, Adolph Beyer, Harry Block, Gus Bohnet, Louis Boltz, F. A. Burns, Santiago Cadena (retired), Robert Campbell, Charles Cannon, James Carow, Robert Chrone (salesman), Charles Clarke, Jack Coffield, Nra Coha, Ernest Coleman, Martha Collins, Melvin Collins, James Copeland, Ruth Coy, Connor Craig, Elsie Craig, Wm. Crites, Rodolfo Cruz, Green Davidson, Robert Davis, Ambrose Deckert, Clifton Dietze, Alexander Dodds, George Doogan, Edard Dowdell, Herbert Downham, Frederick Drought, Wm. Drummond, R. E. Dunlap, Hilton Dunseth, Alice Durloo, Lorraine East, Maggie Eddy, Raymond Edmison, Alex Engel, Modesta Escamilla, John Felgenhauser, Ernest Fellbaum, Edwin Fischer, Eugene Flaig, Annamae Flores, Gerhard Fluth, Emil Frank (clothing merchant).

Jesus Garcia, Erwin Germann, Arthur Gibson, Gustav Giesecke, Palmer Glenn, Clinton Green, Samuel Green, Ralph Griffin, Sam Hagood, Charles Harless, C. W. Harral, Albert Hausser, Norman Hayman, Earl Henderson, Adela Hernandez, Nicolas Hernandez, Wm. Heye, John Hill (realtor), Wm. Hoefgen, Cyril Hooge, H. Howard, Peter Hull, Jessie Hunt, Paul Hunter, Paul Ehlenburg, Joseph Jamison, Mary Jennings, Glenn Johnson, Wm. Johnson, George Jordan, Robin Jorrie, G. M. Jowers, Reyes Juarez, Alfred Jung, August Jungmann, Otto Keller, King Key, Wm. King, Ernest Lange, Dr. L. Lee, Charles Ling, Fred List, James Lowe, Leslie McCollum, Alva McGee, Marshall McMahon, Charles McMullen, George Mann, Clifton Manning, Carl Marschall, Charles Martin, Thomas Massey, Innocente Maynez, Edward Melcher, Bertha Metzing, Jesse Mitchell, Wm. Moran (1st lieutenant air corps), Benjamin Mullenix, Ida Mundell, Della Myers, Francis Norris, Lula Norman, Ester O'Brien, Wm. Ochse, Charles O'Neill, DeKalb Page, Enos Payne, Jr., Rainer Peters, J. P. Phifer, Frederick Phillippi, Wm. Pieper (advertising manager), Anthony Pizzini (undertaker), Eriel Poorten, Marvin Price.

Wilbur Rainwater, Edwin Rehmet, May Revard, J. M. Richardson, Adolph Roesler, August Rothmann, Festus Russell, Alfred Salge, Robert Sanders, Adolph Schuchert, Philip Shaver, Elta Sights, Winnie Simpson, Grace Skinner, Dr. Charles Steinwinder, Frank Stephens, Eleanor Sterling, Evaly Sterling, Henry Sterling, John Studer, B. R. Thomas, Warner Thomas, Reuben Thompson, Woodford Thornton, Gustave Toudouze, Jace Tracy, Esther Tudzin, Margie Walters, Francis Wangler, Robt. Warner, Ettrell Watson, John Watts, James Webb, Frank Weber, Louis Weinfield, Henry Wernette, Wm. Weston, Erick Wiedner, Judson Wilkes, Alfred Wilkinson.
Additional partial list by occupations:

Accountant, 2 druggists, farmer, furniture merchant, general contractor, hotel owner, 3 housewives, lawyer, manager fire agency, publisher, R. R. postal clerk, 2 realtors, repairer, 2 retired, retired bookkeeper, retired justice of peace, 3 salesmen, truck driver.

Industrial Companies: No. 1, 165 claims, $56,356; No. 12, 168 claims, $18,648; No. 15, 932 claims, $146,965; No. 17, 8 claims, $5,057.

SAN AUGUSTINE—$18,000
James Ballard, Ida Goodwin, James Payne.

SAN BENITO—$136,000
Joseph Bibbro, Jr., Arline Brennan, Joseph Erwin, Bertram Hill, W. E. Johns, B. Niederjohn, Richard Ryan, W. J. Thompson, Frederick Wright (machinist); 1 meat cutter.
Industrial Co. No. 15, 9 claims, $1,184.

SANDERSON—$29,000
Alexander Mitchell.

SAN DIEGO—$45,000
Antonia Alanes, Roza Arredondo, Carlota Garcia, Oliva Ortiz, Maria Perez, Wenceslado Serna.

SANGER—$18,000
B. G. Vaughan, Everett Yeatts.

SAN JUAN—$23,000
Santos Castillo, Jules DeMange.

SAN MARCOS—$95,000
Wm. Barber (lawyer), L. M. Carter, Robert Dobbins, Ike Harrison, Sr. (owner dry goods store), James Hopson, Wm. Johnson, Martin Ploetz, Edwin Porter, Willie Terrell.
Industrial Co. No. 15, 30 claims, $4,417.

SAN SABA—$30,000
Wm. Hamilton, Edgar Laird.

SANTA ANA—$25,000
Robert Harris, Richard Powell.

SCHULENBURG—$24,000
John Holub, Thomas Mazorek (auto mechanic).

SEAGOVILLE—$7,000
Theo. Turner.

SEALY—$25,000
Harold Sailer.
Industrial Co. No. 15, 4 claims, $925.

SEGOVIA—$3,000
Isaac Weldon.

SEGUIN—$64,000
Reuben Anderson, Charles Bruns, Wm. Bruns, Clara Buss, Brooksie Davis, Herman Klenke (clerk), Ernet Fostel, George Greiner, Elizabeth Smith, Katherine Trinidad.
Industrial Co. No. 15, 19 claims, $2,749.

SEYMOUR—$30,000
L. I. Hones.

SHAMROCK—$47,000
Mattie Cooper, Lafayette Hartell, Wm. Scruggs.

SHEFFIELD—$17,000
Seath Shaw, Jeff Smith (rancher).

SHELBYVILLE—$3,000
Bonnie Fleming.

SHERMAN—$235,000
Over 23 Ordinary Claims.
Over 229 Industrial Claims.
Ambrose Bramlet, J. M. Bramlet, Geo. Brown (physician), Loys Cawthron, Arthur Cook, John Duke, Benjamin Enloe, S. V. Glenn, James Henderson, Earl Love, Clara McCallon, Bruce Meador, James Melton, Fred Noles, Bun Oney, Raymond Sanders, Erwin Roberts, E. H. Sanders; 1 salesman.
Industrial Companies. No. 1, 109 claims, $20,414; No. 7, 90 claims, $7,792; No. 12, 9 claims, $1,461; No. 15, 21 claims, $3,427.

SHINER—$16,000
Willie Cummings.

SILSBEE—$46,000
Luther Brown, Janie David, W. B. Davis.

SILVER—$10,000
Wm. Jameson.

SINTON—$32,000
Casper Gerdes.

SHELLYTOWN—$3,000
W. M. Morris, Clara Puckett.

SKIDMORE—$5,000
Frank Koester.

SLATON—$49,000.
Robert Bohannon, S. Lee McMurry (merchant), Robert Marshall, Erwin Reissig.

SMITHFIELD—$32,000
Tomye Shivers.

SMITHFIELD—$5,000
Louis Psencik, W. E. Satterwhite.

SNYDER—$32,000
Wm. Livingston.

SOMERVILLE—$26,000
Louis Harden.

SOURLAKE—$30,000
George Anastasas, Ambrose Tanner.

SPEARMAN—$20,000
W. S. McNabb, Joseph Tumlinson, Jr.

SPOFFORD—$12,000
James Cain.

SPRINGTOWN—$7,000
Wm. Fowler, W. F. Pickens.

SPUR—$43,000
Carl Brinnell, W. B. Lee (bank president), Perry Miller (merchant).
Industrial Co. No. 15, 2 claims, $942.

SPURGER—$5,000
Mildred Sheffield.

STAMFORD—$48,000
Dorsey Dobson, John Estes, James Wileman; 1 farmer.

STANTON—$16,000.
Stanley Whitson.

STAPLES—$4,000
Edgar Drumm.

STERLING CITY—$5,000
Eugene Emery.

STONEBURG—$4,000
H. R. Rolland.

STONEWALL—$3,000
Erna Lindig.

STRAWN—$16,000
Olga Ankenbauer, Jerhard Lee.

SUDAN—$14,000
A. C. Choate, Charles Collard (merchant).

SUGARLAND—$27,000
Joseph Van Ulrich.

SULPHUR SPRINGS—$69,000
James Brown, Ida Cates, Ned Connally, James Hyde (farmer), Norman Lanier, Dan Mourgos.
Industrial Co. No. 15, 5 claims, $2,034.

SUNSET—$4,000
Wm. Noah (farmer).

SWEET HOME—$5,000
George Butler, Ludmila Tomek.

SWEETWATER $110,000
Fred Brown (farmer), Margaret Elrad, Claude Hartgraves; 1 bank receiver.
Industrial Co. No. 15, 8 claims, $2,788.

TAFT—$36,000
Kenneth Ferguson, John George, Clyde Hughes.
Industrial Co. No. 15, 3 claims, $1,103.

TAYLOR—$98,000
Judson Brewster, I. L. Eakins, Wm. Morris, James Ogle, R. H. Rickard, Elmer Stevens, Gustavus Wedemeyer.

TEAGUE—$40,000
Lieburn Porter.

TEMPLE—$160,000
Franze Baker, Glen Baker, Eric Bigham, Selig Hendler, Henry Mahler, Garrett Wendt.
Industrial Companies: No. 12, 6 claims, $1,557; No. 15, 30 claims, $8,088.

TERRELL—$115,000
Frank Dennis, Goodluf Deuschle, Wm. Glynn, Walter Holland, John Hudson, Mollie Johnson, Phillip Lechner (salesman), Guy McClung, Kirby Orr, Onice Shoemaker, Wm. Shytles.
Industrial Co. No. 15, 12 claims, $2,475.

TEXARKANA—$259,000
Osburn Bryan, John Conley, Benjamin Fane, LeGrand Gaines, W. A. Gibbons, Jeff Haney, Edward Nixon, John Ponder, Abisha Watlington; 1 executive, 1 pharmacist, 1 retired car inspector.
Industrial Companies: No. 1, 105 claims, $17,653; No. 15, 70 claims, $17,538.

TEXAS CITY—$42,000
Lillian Schultz, Darrell Sealock.
Industrial Co. No. 15, 3 claims, $1,574.

TEXON—$23,000
John Huffman.

THORNDALE—$20,000
Harvey Burkhart, May Burkhart, Charles Saller.

THROCKMORTON—$14,000
Flay Ash.

TIMPSON—$18,000
Roy Haden, Mildred Hebert.

TOM BEAN—$3,000
Tom Davis.

TRINITY—$25,000
G. R. Barnes, Tom Jones, John Swift (teamster).

TROUPE—$23,000
Henry Edwards, Silas Ferguson (grocery clerk), Henry Hale, Gertrude Latham.

TULIA—$47,000
Marvin Cameron, Murry Evans, Miles LaVelle (store owner), Wm. Orr, Wm. Younger, Jr.

TURKEY—$12,000
Lewis Johnson, Thomas Walters.
Industrial Co. No. 15, 3 claims, $594.

TURNERSVILLE—$3,000
A. Lewis.

TYLER—$397,000
Over 37 Ordinary Claims
Over 115 Industrial Claims
CLAIMS BY AMOUNTS:
1—$25,000 or over
7— 10,000 to 25,000
2— 5,000 to 10,000
6— 3,000 to 5,000
7— 2,000; 14—1,000
John Arvin, Lilburn Bentley, Benj. Bryant (physician), Frank Clyde, Bertah Connell, Clarence Cox, George Crook, Joseph Dickey, Carl Dunham, Henry Edwards, Adelle Florence, Wm. Furman, Nathaniel Gentry, Lee Gray, James Hough, Leslie Lawson, Roll Murrell, John Patterson, Bina Rayford, Louie Shamberger, Eldridge Singleton, Orilla Smith, Wm. Smith, Isaac Tunnell, Wilson Tyler, James Warren, Samuel Watts (tax collector), Billie Wilson; 1 merchant, 1 realtor.
Industrial Companies: —No. 1, 90 claims, $13,301; No. 15, 25 claims, $4,796.

URBANA—$5,000
Dustin Filler.

UTOPIA—$4,000
Earl Wilson.

UVALDE—$76,000
Wm. Dermody, W. B. Miller, Vera Osborn, K. Reagor.

VEGA—$4,000
Arthur Artz.

VENUS—$6,000
Josie McAlister.

VERNON—$135,000
Joseph Fenoglio, Lilie Halford, Emil Lehman, Melton Moore, Riley Parr, Clifford Roberts (merchant), Thomas Rouse, J. Donnell Thompson.

VICKERY—$5,000
Tandy Bruce, Mollie Martin.

VICTORIA—$218,000
Over 18 Ordinary Claims
Over 47 Industrial Claims
Ezra Brass (farmer), Morinus Christensen (machine shop worker), Edward Clark, John Clegg, Ruth Doan, Richard Field, Jacob Gaitz, Robert Glass (plumber), Guy Hensley, Lavina Hulepeska, H. A. Lawrence, Dalton McManus, Louis Schuchert, Mitchel Witte.
Industrial Co. No. 15, 47 claims, $11,746.

VON ORMY—$4,000
Elijah Wisdom.

VOSS—$3,000
Robert Commer.

WACO—$945,000
Over 56 Ordinary Claims
Over 173 Industrial Claims
Anna Andrie, James Baskin, Jessie Brown, John Casper, Ed. Castleman, John Costley, Frank Cross, Rose Durrett, Hollis Ford, Annie Friedsam, James Garrett, Louis Genecov, Ethel Haralson, Cul Hudson, Lulu Johnson, Wm. Jones, Joe Kirby, Edna McElroy, Clarence McMahon (retired postmaster), Jacob Markusfeld, Joe Matthews, Joel Mitchell, James Moberly, W. S. Morrow, Mary Moses, Ernest Olson, Theron Pierce, Andrew Shelton, Charles Shivers, Roy Slade, Walter Smith, Thorvald Sorensen, Leta Tekell, Elsie Templeton, Andrew Tennison, Josephine Travis, Wm. Trice, Charles Turner, Julia Wiley, Bruce Witt, Chas. Witt; 1 farmer, 2 merchants, 1 teacher.
Industrial Companies: —No. 1, 93 claims, $15,575; No. 12, 21 claims, $3,202; No. 15, 59 claims, $16,203.

WALDE—$25,000
Wilson Latimer.

WALLIS—$5,000
Wm. Brown.

WARDA—$3,000
Gerhard Teinert.

WASKOM—$12,000
Arthur Downs, Madison O'Banion.

WAXAHACHIE—$135,000
Charles Dahnke, Alexander Farrar, James Gilliam, Mollie Hobson, James Kirsh, Sarah Kyle, Gene Woodward; 1 dry goods dealer.
Industrial Co. No. 15, 9 claims, $3,020.

WAYLAND—$4,000
Mattie Lauderdate.

WEATHERFORD—$83,000
Wm. Chew, John Hart, Wm. Lorum, Vivian Martin, Roy Patillo, Mary Sadler, Florence Waters, Virgil Wilson.
Industrial Co. No. 15, 4 claims, $970.

WEIMAR—$28,000
John Emmel (farmer), Mary Kobersky.
Industrial Co. No. 15, 2 claims, $644.

WELCOME—$5,000
Ernest Rathke.

WELLINGTON—$54,000.
Joe Hill, Miles Kern, Tom Wall; 1 dealer.
Industrial Co. No. 15, 3 claims, $1,225.

(Continued on next page)

Texas—Continued

WEST—$23,000
Charlie Spuce.

WESTBROOK—$4,000
George Edward.

WEST COLUMBIA—$10,000
W. J. Hanson, O. W. Mellott.

WESTHOFF—$5,000
Roland Meyer, Charles Roscoe, Jr.

WHEELER—$8,000
Lee Scott.

WHITE DEER—$12,000
Charley Earp, Wm. Zachry.

WICHITA FALLS—$895,000
Over 50 Ordinary Claims.
Over 140 Industrial Claims.

CLAIMS BY AMOUNTS:

1—$100,000 or over
1— 50,000 to 100,000
3— 10,000 to 25,000
3— 5,000 to 10,000
8— 3,000 to 5,000
14— 2,000; 20— 1,000

Norman Adams, Louis Bassett, Wm. Bolding, Rubye Box, Becky Brettler, R. E. Bryan, Bessie Cook, Charley Dickenson, Charles Felder (lawyer), Thomas Freet, George Froman, Bertha Kays, Henry Kelly, Wm. Keeter, Floyd Kingerly, Margareta Kinkler, Lewis McKerlie, Phleta Martin, Joel Massie, John Masters, Lota Morgan, Wm. Morrison, Jacob Murph, Wm. Niles, Mary Parton, James Perkins, B. S. Read, Alma Richardson, Wm. Rowland, Pearl Scott, C. Oliver Sikes (contractor), James Spoonts (drug store owner), W. F. Ward, J. E. Wolf (farmer), Thomas Wynn (optical company manager), John Zihlman; 1 bookkeeper, 1 drilling contractor, 1 executive.

Industrial Companies: —No. 1, 61 claims, $13,229; No. 12, 19 claims, $3,847; No. 15, 60 claims, $17,873.

WILLIS—$9,000
John Phillips (surgeon), John Thompson.

WILLS POINT—$27,000
J. R. Finney, Archie Herrin, Wm. Piper, James Shelton.

WILMER—$3,000
Crockett Lowrey.

WINFIELD—$5,000
Noble Houston; 1 housewife.

WINK—$38,000
Robert Wall.
Industrial Co. No. 15, 2 claims, $1,466.
trial Co. No. 15, 2 claims, $1,466.

WINNSBORO—$33,000
Georgia Choate, King Cumming, Robert Dickey, Chessie Maness, John Southerland.

WINONA—$3,000
Anna Barber.

WINTERS—$21,000
Martin Mitchell.

WOLFE CITY—$13,000
Robert Gaskell.

WOODSBORO—$14,000
Frank Hauck, Thomas Oberman.

WOODVILLE—$9,000
Rosa Maclin, Nettie Walker.

WORTHAM—$15,000
Frank Tucker.

WYLIE—$8,000
Emley Housewright, Thomas Loughlin, Dee Story.

YOAKUM—$198,000
Seth Carnes, Philip Welhausen (retired realtor), James Jamieson; 1 merchant.
Industrial Co. No. 15, 3 claims $867.

UTAH

Total Payments in State.....$6,400,000
Rank in Payments.....42nd
Rank in Population.....40th
Payments Per Capita.....$12.40

AMERICAN FORK—$31,000
Farmer.

CASTLE GATE—$7,000
Isaac Hamby.

CLEARFIELD—$20,000
Orvel W. Thurgood.

DRAPER—$10,000
Leslie Nielson.

FAIRVIEW—$11,000
Daniel James.

FAYETTE—$3,000
Orley Anderson.

FIELDING—$5,000
Christie Wilcox, Philip Wood.

GUSHER—$3,000
Mable Haynes.

HELPER—$26,000
Howell Morgan; 1 electrician, 1 storekeeper.

HENEFER—$5,000
George Harris (farmer).

HINCKLEY—$3,000
Melvin Chamn.

KINGSTON—$3,000
Farmer.

LEHI—$29,000
John Wilkin.

LOGAN—$86,000
John Bancraft, Isaac Smith; 1 clerk.

MARYSVALE—$3,000
Cloyd Rasmussen.

MORGAN—$8,000
Moroni Clawson, B. E. Porter.

MURRAY—$48,000
John Clark, Fred Peters.

NATIONAL—$3,000
Isaac Milovich.

NEPHI—$30,000
James Chase; 1 sheep raiser.

NOAH—$3,000
Muriel Baty.

OGDEN—$580,000
Over 35 Ordinary Claims

CLAIMS BY AMOUNTS:

2—$25,000 or over
2— 10,000 to 25,000
3— 5,000 to 10,000
6— 3,000 to 5,000
6— 2,000; 16—1,000

Adolph Bauman, Henry Bell, Lillian Chase, Mary Christiansen, Michael Devlin, Hugh Edsall, George Fernelius, Frank Gragger, John Gwilliam, Charles Hollingsworth, J. E. Soderquist, Franklin Workman (Live Stock dealer), Paris Zinn; 1 advertiser, 1 bookkeeper, 1 farmer, 1 machinist, 1 manager, 1 stenographer, 1 veterinarian.

PEOA—$3,000
Grover Jenson.

PLEASANT VALLEY JUNCTION—$3,000
Retired.

PROVO—$120,000
George Bunker, Willis Spafford, Charles Wilde, John Sauls.

RICHFIELD—$32,000
Carl Pace; 1 civil engineer, 1 justice of peace.

RICHMOND—$3,000
James McCarrey.

SALT LAKE CITY—$1,980,000
Over 106 Ordinary Claims
CLAIMS BY ACCOUNTS:

1—$100,000 or over
1— 50,000 to 100,000
3— 25,000 to 50,000
3— 10,000 to 25,000
12— 5,000 to 10,000
23— 3,000 to 5,000
23— 2,000; 40—1,000

Alice Baddley, Tracy Ball, John Balliwinkel, Louis Berets, Charles Berry, Joseph Clark, Edward Collister, Arthur Davis, George Dern, R. A. Felt, John Fjeldsted, Ernest Greenwood (official), Walter Griffin, Raffalla Grosse, Gilbert Gwilliam, Nels Hansen, Frederick Hilton, Elmer Holdaway, Sheron Howell, Joseph Kearns, Charles Kenney, Claude Kenyon, John Landures, Louis Marcus, Milivoj Martinov, Joseph Mangsgard (blacksmith), Hyrum Olsen, Murray Pandolf, Boyd Park, Arthur Perkes, Edward Perry, Chester Pratt, Y. P. Preston (produce dealer), Murray Randolph (salesman), Dr. William Rich, Joseph Rochek, S. L. Roskelley, Hyrum Smith, Lee Snedaker, Bruce Taggart, Joseph Tanfer, John Arthur (drayman), Harry Weldon (steam fitter); 1 automobile mechanic, 2 capitalists, 1 clerk, 1 engineer, 1 executive, 1 gardener, 1 iron moulder, 1 lawyer, 1 painter, 1 mail carrier, 1 retired, 1 salesman, 1 teacher, 1 traffic manager, 1 wool buyer.

SIGURD—$3,000
Student.

SPRINGFIELD—$58,000
John Alleman, James Whiting; 1 bee keeper.

TEHI—$3,000
George Robinson (miller).

THOMPSONS—$3,000
Howard Meeker.

VERNAL—$18,000
Homer Rich, Hiram Richardson, Jessie Van Tassell.

WOODS CROSS—$16,000
Custodian.

VERMONT

Total Payments in State.....$7,800,000
Rank in Payments.....38th
Rank in Population.....45th
Payments Per Capita.....$20.53

BARNARD—$4,000
Farmer.

BARRE—$147,000
Battista Lucchina, James Mitchell, Thomas Newcombe, Floyd Russell, Bessie Sartwell, William Wheaton (treasurer); 1 barber.

BARTONSVILLE—$3,000
Walter Ellison (farmer).

BELLOWS FALLS—$86,000
Paper manufacturer.

BENNINGTON—$117,000
George Mills (retired clergyman).

BRATTLEBORO—$135,000
Arthur Davis; 1 chef, 1 proprietor.

BURLINGTON—$315,000
Walter Isham (executive Merchants Bank), Roy Nicholson, Mary Potter; 1 bookkeeper, 1 coal dealer, 1 salesman.
Industrial Co. No. 3, 118 claims, $24,838.

EAST RYEGATE—$20,000
Grocer.

EAST JUNCTION—$3,000
Jeannette Chapin.

ISLAND POND—$31,000
Lawyer.

LUDLOW—$18,000
Foreman.

MANCHESTER—$5,000
Orrin Buell.

MARLBORO—$4,000
Retired.

MONTPELIER—$155,000
Clerk.

MORRISVILLE—$15,000
Farmer.

NEWPORT—$60,000
1 manufacturer, 1 railroad engineer.

NORTH SPRINGFIELD—$4,000
John Giddings (student).

ORWELL—$4,000
Retired.

RANDOLPH—$18,000
Housewife.

RUTLAND—$145,000
Thomas Elworth; 1 insurance agent, 1 printer.

SAINT ALBANS—$88,000
Edward Mason, Safford Thorp (bank official); 1 insurance agent.

SAINT JOHNSBURY—$80,000
1 salesman, 1 teamster.

SUTTON—$5,000
Teacher.

VERGENNES—$20,000
1 clergyman, 1 druggist.

WATERBURY—$38,000
Eugene Stanley (physician).

WEST FAIRLEE—$5,000
Lawrence Southworth.

WESTON—$4,000
Henry Gabert (sawyer).

WHITE RIVER JUNCTION—$25,000
Mary Boyd; 1 veterinarian.

WINDSOR—$49,000
Lawrence Bullard (retired).

WOODSTOCK—$16,000
Retired.

VIRGINIA

Total Payments in State.....$36,000,000
Rank in Payments.....16th
Rank in Population.....17th
Payments Per Capita.....$13.47

ALEXANDRIA—$575,000
Floyd King, John Saile, Charles Smoot, Chester Wilson; 1 chairman, 1 superintendent.
Industrial Co. No. 2, 54 claims, $12,943; No. 11, 9 claims, $1,834.

ALLEGHANY SPRINGS—$2,000
Ethel Gardner.

ALTAVISTA—$17,000
Noel Layne.

AMHERST—$6,000
John Camden.

AMELIA—$4,000
Herbert Green.

APPALACHIA—$49,000
Station operator.

APPOMATTOX—$12,000
1 executive, 1 farmer, 1 merchant.

ARLINGTON—$34,000
Robert Forman (nurseryman), Robert Prender; 1 librarian, 1 service man.

ARNO—$5,000
Ralph Campbell.

ASHLAND—$16,000
1 bank cashier, 1 poultryman.

BACONS CASTLE—$4,000
Lillian Holleman.

BALLSTON—$10,000
John McKinnon, Jr., Robert Maltby.

BALLSVILLE—$3,000
James Brinkley.

BASKERVILLE—$5,000
2 farmers.

BAYVIEW—$4,000
Merchant.

BEDFORD—$68,000
1 auto dealer, 1 hotel manager, 1 retired, 1 superintendent.

BENT MOUNTAIN—$3,000
Stanley Mills.

BISCOE—$4,000
Sheriff.

BISHOP—$2,000
Jack Altizer (motorman).

BLACKSBURG—$16,000
Nicholas Pettinger.

BON AIR—$21,000
Bookkeeper.

BOWLERS WHARF—$66,000
Robert Neale (merchant); 1 oyster merchant.

BOWLING GREEN—$44,000
1 grocery clerk, 1 lawyer.

BRIDGEWATER—$22,000
Benjamin Beydler.

BRISTOL—$117,000
James Hashbarger; 1 salesman.

BROOKNEAL—$18,000
Walter Hill.

BUCHANAN—$32,000
Jesse Brammer; 1 cashier.

BURKEVILLE—$17,000
1 engine inspector, 1 manager Sears Roebuck Co.

CAPE CHARLES—$38,000
1 farmer, 1 telegraph operator.

CAPRON—$5,000
David Stith.

CATAWBA—$4,000
Nurse.

CENTRE CROSS—$6,000
Retired.

CHARLES CITY—$5,000
Russell Crump.

CHARLOTTESVILLE—$248,000
William Withrow (machinist); 1 carpenter, 1 farmer.
Industrial Co. No. 2, 38 claims, $9,116.

CHASE CITY—$18,000
Presley Jackson; 1 housewife.

No. 5, 10 claims, $1,785; No. 10, 29 claims, $3,710.

DIGGS—$2,000
William Forrest.

DRAPER—$9,000
Frank Oglesby, Sam Pratt.

DRY FORK—$4,000
Percy Payne.

DUMBARTON—$3,000
Physician.

EAST FALLS CHURCH—$3,000
Printer.

EAST RADFORD—$35,000
John Harman, Robert Platt; 1 merchant.

EDINBURG—$11,000
Erasmus Bowman, Otto Pence; 1 farmer.

EMPORIA—$56,000
Fitzhugh Hastings, William Lundy.

FAIRFAX—$3,000
Jane Walsner.

FALLS CHURCH—$15,000
Attorney.

FANCY GAP—$3,000
William Cassell.

FARMVILLE—$160,000
Frank Blanton; 1 commercial agent, 1 farmer, 1 insurance agent, 2 merchants, 1 salesman.

FINCASTLE—$8,000
W. J. Caldwell, T. H. Plasters.

FLOYD—$21,000
Peter Willis; 1 retired buyer.

FOREST—$5,000
Salesman.

FORT BELVOIR—$3,000
John Rominsky.

PROVIDES PEACE OF MIND . . . .

"My insurance investment gives me immeasurable comfort and peace of mind, because it acts as a lubricant for my regular business transactions, besides giving the assurance that the administrators, if they so choose, can carry out any plans then under way, with the least cost and disturbance, and at a time most important for the benefit of my estate."—Philip H. Grennan, Detroit baker who was one of the largest life insurance policyholders to die in 1936.

CHATHAM—$27,000
1 clerk, 1 farmer.

CHESTER—$3,000
Mechanic.

CHILHOWIE—$24,000
Guy Cox, Ellis Echols; 1 farmer.

CHRISTIANSBURG—$54,000
James Brown, Robert Gilmore.

CHULA—$6,000
1 farmer, 1 merchant.

CHURCHVILLE—$4,000
Abraham Showalter.

CLARENDON—$40,000
Maran Myers, Samuel Mills.

CLIFTON FORGE—$112,000
Joseph Entsminger (car inspector), Ernest Sanders (railway employee); 1 contractor.

CLINCHPORT—$6,000
John Smeltzer; 1 telegraph operator.

CLINTWOOD—$4,000
Fitzhugh Sutherland.

COEBURN—$10,000
Noah Medley (undertaker).

COVINGTON—$133,000
State worker.

CROZET—$68,000
General Superintendent.

CULPEPER—$34,000
Conner Jenkins.

CUMBERLAND—$4,000
Retired seamstress.

DANVILLE—$391,000.
Leland Evans, L. D. Haywood, Jack McDowell, Harry Wooding, Jr., (attorney); 1 coal dealer, 2 executives, 1 paymaster.
Industrial Companies: —No. 2, 175 claims, $41,652;

FRANKLIN—$36,000
Marjorie Daughtrey, Eddie Vaughan; 1 shipping clerk.

FREDERICKSBURG—$123,000
S. T. Scott (commissioner); 1 bookkeeper.

FREDERICK HALL—$4,000
Ernest Johnson.

FRIES—$19,000
Farmer.

GALAX—$17,000
Edward Crabill.

GATE CITY—$9,000
Dealer.

GLADE SPRING—$5,000
Jamie Wildasin.

GLEN WILTON—$4,000
Francis Kenney.

GLOUCESTER—$3,000
William Porter.

GOODES—$3,000
Waddell Abbott.

GRAVES MILLS—$3,000
Wilmer Jenkins.

GROTTOES—$4,000
Joseph Calhoun.

GRUNDY—$6,000
Stuart Sutherland; 1 realtor.

HALIFAX—$51,000
Thomas Chaffin, John Martin, Claude Owen; 1 lawyer.

HALLWOOD—$4,000
Cashier.

HAMPTON—$98,000
John Mayher, Thomas Routten; 1 inspector, 1 pensioner.

HARRISONBURG—$84,000
Allene Harrison, Ernest Strickler; 1 merchant, 1 moulder, 1 retired.

HAYMARKET—$5,000
Pharmacist.

Virginia—Continued

HENRY—$5,000
Albert Turner.

HILLSVILLE—$6,000
Reuben Henley; 1 farmer.

HOLLAND—$8,000
Jasper Picliey, Solomon Rountree; 1 farmer.

HONAKER—$26,000
Henry Combs, Henry Johnson.

HOPEWELL—$78,000
William Brittle.

HORNSBYVILLE—$3,000
Lewis Hogg.

HURT—$2,000
Connie Finch.

IRVINGTON—$13,000
Master of Boat.

JARRATT—$4,000
Charles Winfield (farmer).

JAVA—$3,000
Retired farmer.

KEILER—$3,000
Vinal Drummond.

KENBRIDGE—$10,000
William Blackwell; 1 foreman.

KEYSVILLE—$3,000
Post office clerk.

KILMARNOCK—$6,000
Franklin Armsworthy; 1 manager.

LANGLEY FIELD—$24,000
Charles Howard.

LAWRENCEVILLE—$26,000
Charles Turnbull, Jr.

LEBANON—$25,000
George Walker, Bert Wilson.

LEXINGTON—$86,000
A. C. Elder; 1 office manager.

LILLIAN—$3,000
Farmer.

LINVILLE—$6,000
Walter Rhodes; 1 postmaster.

LIVELY—$4,000
Agnes Vanlandingham.

LODGE—$3,000
Merchant.

LOESBURG—$23,000
William Plaster.

LONDON BRIDGE—$6,000
William Flora; 1 farmer.

LOWMOOR—$8,000
James Myers.

LUNENBURG—$5,000
Deansy Hood.

LURAY—$25,000
Benton Beahm; 1 tanner.

LYNCHBURG—$620,000
William Bell, Lemuel Bennington, W. W. Cosby, Michael Doyle, Jr., David Howard, Jr. (chairman), R. E. Hughes, James Miller, Charlie Staples (retired), John Swanson; 1 chief operator, 1 claim agent, 1 farmer, 1 school teacher.

Industrial Co. No. 2, 162 claims, $36,959.

LYNNHAVEN—$6,000
Ida Norman, Eugene Redfearn.

McCOY—$3,000
Mercantile dealer.

MANASSAS—$10,000
Service man.

MARION—$39,000
John Moore, Edward Snider.

MARSHALL—$10,000
Proprietor.

MARTINSVILLE—$89,000
Joseph Dempsey; 1 carpenter.

MEADOW OF DAN—$5,000
Amy Boyd, Helen Boyd.

MEHERRIN—$4,000
Retired telephone operator.

MOSELEY—$3,000
Farmer.

MOUNT CLINTON—$24,000
Retired minister.

NARROWS—$9,000
Caroline Coburn.

NATHALIE—$4,000
Clarence Cage.

NATURAL BRIDGE—$3,000
James Mohler.

NASSAWADOX—$4,000
Produce broker.

NEWS FERRY—$3,000
Housewife.

NEWPORT NEWS—$645,000
Nora Fowler, Phillip Hiden, Robert Mitchell, Walter Sherwin, Charles Stringfield; 1 apprentice lineman, 1 gas foreman, 1 housewife, 1 insurance agent, 2 merchants, 1 pensioner, 1 warehouse manager.

Industrial Companies: No. 2, 92 claims, $31,307; No. 10, 1 claim, $580; No. 11, 11 claims, $2,039.

NORFOLK—$1,677,000
Over 128 Ordinary Claims
Over 353 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
3—	25,000 to 50,000
12—	10,000 to 25,000
12—	5,000 to 10,000
23—	3,000 to 5,000
27—	2,000; 50—1,000

Charles Agers, Benjamin Ammons, Eugene Bagwell, Sr., Lawrence Bissett, Walter Blalock, Frank Bouks, Charles Cobb, Lloyd Chick, William Coffieldk, Jr., Nat Cohen, Earl DeLorme, John DeTreville, Lewis Flood, H. H. Glock, Charles Godwin, Malcolm Gossett, Walter Graham, Willie Gray, William Hartman, Jack Harrell, John Henley, Leon Jones, Monroe Jones.

Joseph Modlin, Osmon Nestor, James Nicholson, Charles Norman, Harry Paxson, John Perry, Chas. Pilley, Alban Pleasants, Willcox Ruffin, Henry Schwalbe, Berkley Shelton, Jos. Smith, Frank Tucker, Charlie Tumbleson, David Waranch, Sallie Wilson, Ernest Zealy; 1 executive, 1 farmer, 1 mariner, 1 merchant, 1 nurseryman, 1 physician, 1 realtor, 7 retired, 2 salesmen, 1 steel exporter.

Industrial Companies: No. 2, 314 claims, $85,538; No. 11, 39 claims, $10,202.

NORTH EMPORIA—$4,000
Barber.

NORTON—$48,000
Charles Neel; 1 cashier.

OCEAN VIEW—$3,000
Kate Taylor.

ONANCOCK—$13,000
1 retired, 1 taxi diver.

ORANGE—$18,000
John Browning, Graham McDonald.

PARKSLEY—$4,000
William Onley.

PARSONS—$5,000
Lawyer.

PETERSBURG—$419,000
Basil Brown, William Danforth, Herman Hellriegel, Cleveland Paylor, Benjamin Sandler, Hatcher Seward (manufacturer), Percy Willcox; 1 linotype operator.

Industrial Companies: No. 2, 173 claims, $40,405; No. 11, 11 claims, $2,452.

POCAHONTAS—$27,000
Lilburn Ward; 1 dentist.

PORTSMOUTH—$585,000
Frank Day, John Mehlferber, Archie Miller, Solomon Oliver, William Patterson, John Thomas, William Willard; 1 carpenter foreman, 1 furniture dealer.

Industrial Co. No. 2, 155 claims, $42,470.

PRINCESS ANNE—$5,000
John Litchfield, Jr.; 1 sheriff.

PROFFIT—$3,000
Henry Miller.

PROSPECT—$9,000
Farmer.

PULASKI—$88,000
Josiah Andrews, Jr., Walter Miller.

PURCELLVILLE—$47,000
Ethel Morris; 1 farmer, 1 garage owner, 1 physician.

RADFORD—$62,000
Industrial Co. No. 2, 31 claims, $9,360.

RICHLANDS—$16,000
1 farmer, 1 sales agent.

RICHMOND—$4,107,000
Over 327 Ordinary Claims
Over 710 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
5—	50,000 to 100,000
14—	25,000 to 50,000
16—	10,000 to 25,000
30—	5,000 to 10,000
70—	3,000 to 5,000
50—	2,000; 141—1,000

Meriwether Anderson (physician), Mario Antonelli, William Austin, Robert Brander, Manfred Call (physician), William Camp, Walter Cephas, Edgar Cogbill, B. F. Dew (executive), Chambers Elder, R. L. Gordan, Walter Crenshaw, Jasper Crump, Chas. Eldridge, Harry Frith, C. F. Hardwicke, George Haverstock, John Hawks, Robert Hill, Samuel Holdcroft, Thomas Holleran, Walter Horsfield, W. A. Jones (executive), Henry Kelley.

Clarence Landreth, Harry Longworth, W. W. Lowry, John McGrath, Frank Miller, William Miller (treasurer), Edward Mitchell, Charles Moriconi, J. H. Nolde, Raymond Ohl, Oswald Pearson (salesman), Lauriel Powell, Walter Poyner, Richard Reynolds, Louis Ronick, Samuel Shocket, Archie Smith, William Smith, Willie Stevens, Joseph Stines, J. C. Stone, Jesse Talley, Edmund Taylor, William Terrell (owner supply Co.), Elwood Tragle, Walter Tyree, Coleman Wortham (broker).

Additional partial list by occupations:

Banker, barber, book merchant, 3 brokers, 4 clerks, custodian, driver, druggist, 3 executives, farmer, foreman, 2 inspectors, 4 lawyers, machinist, manager Telegraph Co., merchant, realtor, 4 retired, 2 salesmen, superintendent, sheet metal worker, surgeon.

Industrial Companies: —No. 2, 454 claims, $121,-274; No. 5, 29 claims, $8,281; No. 10, 68 claims, $12,343; No. 11, 159 claims, $22,998.

ROANOKE—$895,000
Over 47 Ordinary Claims
Over 164 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
1—	50,000 to 100,000
3—	25,000 to 50,000
4—	10,000 to 25,000
4—	5,000 to 10,000
7—	3,000 to 5,000
12—	2,000; 15—1,000

Wm. Andrews, William Baldwin, James Brown, William Burt, Samuel Conduff, Ruby Fink, Sparrell Gale, Jr., Jesse Hancock, Randolph Harrison, R. L. Lynn, Andrew Roberts, Elsie Roupas, Stephen Sanders, Claude Spratlin, Samuel Stoke; 1 cashier, 1 clerk, 1 druggist, 1 executive, 1 insurance manager, 1 realtor and insurance agent, 1 railroad clerk, 1 traveling salesman.

Industrial Companies: —No. 2, 163 claims, $40,-742; No. 10, 1 claim, $7,631.

ROCKY MOUNT—$18,000
1 bakery proprietor, 1 salesman.

RUSTBURG—$8,000
Nellie Nuckles, Alfred Reid.

SAINT PAUL—$4,000
Blain Glover (drill man).

SALEM—$57,000
John Maxey; 1 bank cashier.

SALTVILLE—$21,000
Mechanical foreman.

SEABOARD—$10,000
Judson Crockett; 1 fisherman.

SEA VIEW—$9,000
Jesse Outten.

SCOTTSBURG—$5,000
Hugh Holt.

SHEPPARDS—$5,000
Retired farmer.

SNOWVILLE—$5,000
C. G. Summers.

SOUTH BOSTON—$43,000
Thornton Gravitt, Joseph Jones.

SOUTH HILL—$19,000
1 druggist, 1 farmer.

STATE FARM—$2,000
Audrey George.

STAUNTON—$293,000
Samuel Wilson; 1 manager.

Industrial Co. No. 10, 24 claims, $310.

STERLING—$3,000
F. S. Skinner.

STRASBURG—$18,000
Charles Hottel.

SUFFOLK—$126,000
Nancy Mathews; 1 manufacturer.

SURREY—$11,000
Retired.

TEMPERANCEVILLE—$4,000
Housewife.

VICTORIA—$14,000
Government clerk.

VINTON—$37,000
Samuel Hicks; 1 car inspector.

WAKEFIELD—$24,000
Hosea Carroll, John Presson; 1 bookkeeper.

WARSAW—$28,000
Court justice.

WASHINGTON—$10,000
Ellis Partlow.

WAVERLY—$23,000
1 farmer, 1 inspector.

WAYNESBORO—$67,000
1 district manager, 2 merchants.

WHALEYVILLE—$4,000
William Gomer.

WINCHESTER—$107,000
Henry Herrell, James Martin, Charles Kover; 1 housewife, 1 teacher.

WINDSOR—$4,000
Willie Babb.

WISE—$8,000
Ernest Nuckels.

WOLF TRAP—$4,000
Riley Hatcher.

WOODFORD—$3,000
Herbert Corr.

WOODSTOCK—$6,000
Jasper Hotel.

ZUNI—$7,000
Benjamin Nunford; 2 farmers.

WASHINGTON

Total Payments in State.....$27,900,000
Rank in Payments.....23rd
Rank in Population.....29th
Payments Per Capita.....$16.98

ABERDEEN—$257,000
J. M. Jones; 1 contractor.

ALDERWOOD—$4,000
Frank Wadsworth.

AMERICAN LAKE—$5,000
Harold Craig.

ARLINGTON—$16,000
Gertrude Hoglund.

AUBURN—$49,000
Joseph Hilburger, Coyner Smith, Fred Snodgrass, Joslyn Winfred; 1 farmer, 1 manager.

BELLEVUE—$18,000
Frederick Hurlbut; 1 engineer.

BELLINGHAM—$335,000
Carl Bailey, James Bever, John Brooks, Robert Davidson, Charles Graham, Ernest Lowe, Henry Schupp, Pansy White; 1 housewife, 1 park superintendent, 1 retired.

BLAINE—$16,000
John Pinckney.

BORDEAUX—$85,000
Lumberman.

BOTHELL—$6,000
Olof Ellingson.

BREMERTON—$121,000
Mildred Burk, Mildred Chambers, E. Klinghammer (engineer); 1 retired.

BURLINGTON—$18,000
George Shake.

CAMAS—$36,000
Carrie Howard.

CASHMERE—$17,000
Jesse Birmingham.

CASTLE ROCK—$25,000
Otto Leonard, Chester Searl; 1 insurance solicitor.

CATHLAMET—$10,000
Minister.

CENTERVILLE—$10,000
Louis Wildanen, Cyrus Benedict.

CENTRALIA—$95,000
Bert Clark, Israel Robinson, Carl Uhlmann, Valeuis Van Osdol.

CHEHALIS—$48,000
Fred Curfman.

CLARKSTON—$32,000
Tecumseh Belts, John Madison.

CLEAR LAKE—$4,000
Harley Gray.

COLFAX—$33,000
William Bauscher, Lyle Emerson, Florence Pawld; 1 carpenter, 1 laborer.

COLTON—$5,000
Maude Marine.

COLVILLE—$16,000
George Lockie.

COULEE DAM—$5,000
General foreman.

DARRINGTON—$4,000
John Pearson (woodsman).

DAYTON—$39,000
Horeb Boone, Richard Gosney, Myrtle Jonas, John McGrail, Creston Sublette.

DRYDEN—$3,000
Franz Moore.

EATONVILLE—$12,000
Ernest Cushmar (merchant.)

EDMONDS—$29,000
Rex Hanson, Christopher Roscee.

ELLENSBURG—$58,000
Wooster Barkley, Leslie Garmer, Lester Poland; 1 farmer, 1 florist, 1 retired.

ELMA—$17,000
Antone Keulper.

ETHEL—$5,000
Ben Olsen.

EVERETT—$265,000
William Dryden, William Oldenburg (engineer); 1 foreman, 2 housewives, 1 laborer, 1 manager, 1 millworker, 1 millwright.

EVERSON—$4,000
Louis Durr.

GIG HARBOR—$6,000
James Griffiths; 1 retired farmer.

GOLDENDALE—$13,000
Insurance agent.

GRANDVIEW—$29,000
Joseph Miller, Frank Puterbaugh.

HOQUIAM—$120,000
Albert Brown, Walter Lampett, Carl Riellie (factory superintendent), Oskar Oahl; 1 housewire, 1 retired, 1 timekeeper.

HOVER—$3,000
Pembroke Toothaker.

KELSO—$58,000
Frank Gorton, George Helmick; 1 laundry manager.

KENNEWICK—$74,000
Joseph Hatch, Charles Shoemaker.

KENT—$23,000
John Kasbaum, Gust Rintala.

KING—$6,000
1 catholic priest, 1 railway clerk.

LACEY—$6,000
Chris Heusman.

LAKEVIEW—$3,000
Evelyn Presson.

LONGVIEW—$97,000
Harry Bearg, Frank Kisch, Cyril Peeters, Nancy Williams; 1 garbage contractor.

LOWELL—$8,000
James Baldwin (paper maker), Thomas Chadwick.

LYNDEN—$16,000
Cecil Vaudermeir.

MANSON—$8,000
William Walker, Jr., Joseph Renfro.

MARYSVILLE—$14,000
Clarence Munn.

MAYFIELD—$2,000
Ira Hatfield.

MEDICAL LAKE—$15,000
August Scheel.

MEDINA—$3,000
LeRoy Palmer.

METALINE FALLS—$3,000
Paul Parent.

MOSSYROCK—$75,000
Housewife.

NACHES—$6,000
William Leonard (confectioner).

NESPELEM—$5,000
James Cody.

NEWPORT—$13,000
William Davis, John Giussagaits (farmer).

NOOKSACK—$5,000
Malcolm Stevens.

(Continued on next page)

Beneficiaries Say:

"I surely am grateful for the fine insurance companies that made it possible for a man to leave his family so they are not paupers but self-respecting citizens. Without the insurance money all this would have been impossible for me to accomplish."—Mrs. Mary Jane Sours, Big Rapids, Mich.

"Life insurance has been a blessing to me as otherwise I would have had to go and live with one of my children as I am too old to work."—Fannie L. Turley, Bonne Terre, Mo.

"He who carries adequate insurance is indeed a thoughtful and unselfish man, one of whom his surviving family may indeed be proud."—L. E. Hrouda.

"I feel that life insurance should be classified as a necessary commodity in every family. It creates an estate in advance to safeguard the family income during growing up years when the children have the greatest need of their mother's care. It provides an assured income after a man's productive period is past. This is all made possible from a small percent invested in insurance."—Magnolia M. Walker, Fayetteville, Ark.

Washington—Continued

OKANOGAN—$16,000
John Rayborn.

OLYMPIA—$156,000
Frank Bradley, Sylvester Cravens, Frank Cushman, Jess Koren, Jesse Paine, Clarence Tracy; 1 housewife, 1 manager, 1 painter.

OMAK—$35,000
Holie Engledinger, Clarence Rinear; 1 fruit dealer.

OROVILLE—$9,000
Joseph Adams; 1 blacksmith.

PALOUSE—$16,000
Geo. Jacobson, John McCown (farmer), Charles Johnson (merchant).

PASCO—$36,000
Andrew Beck, Frances Leverech; 1 farm helper.

PINEHURST—$17,000
Fred Kappelman.

POMEROY—$20,000
Harry Burns, Marion Hall; 1 farmer.

PORTAGE—$5,000
Robert Armstrong; 1 merchant.

PORT ANGELES—$95,000
Willard Brumfield, Florence Fraser, August Mullich, Frank Plummer.

PORT ORCHARD—$31,000
Sylvester Cook, Alva Williams; 1 logger, 1 retired, 1 riviter.

PORT TOWNSEND—$46,000
Charles Adams, Harriett Dobbs; 1 housewife.

PRESCOTT—$30,000
Charles Erwin, Henry Saxton; 1 farmer.

PROSSER—$26,000
Charles Fristoe.

PULLMAN—$45,000
Montague Chapman, Ray Huntting; 1 retired.

PUYALLUP—$84,000
Frank Carey, Philip Iversen, Robert Montgomery.

RAYMOND—$59,000
Charles Lewis (lumberman); 1 stenographer.

RITZVILLE—$18,000
Oscar Olson.

SAINT JOHN—$10,000
James Giles, Oscar Seward (merchant).

SEATTLE—$6,955,000
Over 367 Ordinary Claims
Over 28 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$100,000 or over
1—	50,000 to 100,000
7—	25,000 to 50,000
21—	10,000 to 25,000
39—	5,000 to 10,000
73—	3,000 to 5,000
83—	2,000; 142—1,000

David Auselin, John Ball, William Barney, Margaret Beaton, Archie Beckwith, John Benson, William Blythe (plasterer), Sturgis Bodine, Sanford Brokaw, Leah Brown, Ione Buley, Tilden Cade, Anna Cadigan, Helen Cassers, Charles Champney, Fred Chandler, Adelia Claussen, Oliver Connor, Frederick Cook, Irving Cooper, A. D. Cowgill, Walter Crosby, Roger Culhane (salesman), John Cunningham (student).

William Danner, Florence Daughery, Myrtle, Davidson, Garfield Davis, Lora Duffy, Dorothy Duke, Mabell Eckberg, Ebert Eklund, Lansing Edmonson, Louis Elkan, Stanley Ellis, George Fields, Charles Fowler, George Fryer, Alec Fuller, Frances Fuller, Frederick Fullerton (manager), Fanny Gale, Marie Gamwell, Oliver Gilson.

Philip Harner, Colin Hastie, Michael Hayes, Frederick Hazard, Fred Hulpke, Fairfield Hutchins, William Jones, Henry Landes, Bessie Landis, Carl Larsen, Benjamin Laudauer, Noah Lee, Leo Lemonds, David Lipman, Dr. Justus Lunger, George Mawson, Bernadine Metcalf, Loren Moffat, Charles Morehouse, Edward Morse, Hannah Mulcahy, William Munro, Paul Newman, Ralph Nichols.

Clarence Patten, Elmer Pelz, Marshall Reese, Santo Rizzo, Maurice Roper, Leona Rothstein, Clifford Satterlee, Alfred Schofield, Jos. Shireman, John Smith, Lawrence Steffeni, Gordon Stewart, Carl Sunde, J. D. Suthry (physician), George Thal, Angus Thompson, Roseabel Thomson, Nicholas Thorpe, Thomas Thorsen, Charles Waechter, Ellis Walden, Charles Weymouth, Worrall Wilson, William Young.

Additional partial list by occupations:

Accountant, boat builder, bond broker, 3 brokers, building manager, carpenter, chef, clerk, commercial traveler, conductor, 3 contractors, display man for Cigar Co., examiner, 5 executives, hardware buyer, hardware merchant, hotel owner, 2 housewives, insurance salesman, labor contractor and merchant, librarian, machinist, manager and secretary, manager Transportation Co., 2 manufacturers, merchandise broker, optometrist, owner recreation parlor, physician, 3 proprietors, railway mail clerk, realtor, retail grocer, 8 retired, 2 salesmen, sales manager, school teacher, secretary, service station attendant, stenographer, store manager, stove manufacturer, superintendent of mails, tailor, yard manager.

Industrial Companies: —No. 3, 23 claims, $5,387; No. 15, 5 claims, $1,522.

SEDRO WOOLLEY—$35,000
James Harrison; 1 farmer, 1 secretary.

SELAH—$25,000
Hugh Steel (rancher).

SHELTON—$32,000
William Smith.

SNOHOMISH—$38,000
Charles Schott, Jr. (butcher), Charles Villwock; 1 executive.

SOUTH BEND—$21,000
George Dingman; 1 housewife.

SOUTH TACOMA—$5,000
Dr. Robert Miles, Jr.

SOUTHWORTH—$3,000
George Moomaw.

SPOKANE—$1,568,000
Over 112 Ordinary Claims
CLAIMS BY AMOUNTS:

2—	$50,000 or over
3—	25,000 to 50,000
14—	10,000 to 25,000
12—	5,000 to 10,000
15—	3,000 to 5,000
26—	2,000; 39—1,000

Ole Anderson, Dante Bain, Frank Baker (sales manager), Rollo Bender, Anders Bergquist (miner), Elsie Bolter, Nathan Boothe, Telesphor Brunelle, Walter Byers, John Cain, Thomas Cannon, Alphonso Codd (physician), George Doolittle, James Ethredge, Leo Graham (owner service station), John Gray, Webster Haggart, James Hall, Peter Hanson, Henry Hart, William Hedge, August Hilmer, Ethel Hull.

Frank Jenkins, Elva Johnson (musician), Frank Kroeman (grocery merchant), Harold Lantz, Walter Lufkin, William Mathers, Francis Murchison, Marion Nelson, William Pollard, Merritt Pomeroy (special agent), Harrison Porter, Charles Pratt, Liburn Ralls, Jay Spencer, Emery Sperry (insurance official), William Stone, William Thompson, Julius Walter, George West, Clarence Wickstrom.

Additional partial list by occupations:

Advertising manager, carpenter, cattle buyer, 2 executives, farmer, house cleaner, miner, optometrist, owner and manager Battery Co., physician, postal clerk, 2 retired, salesman, secretary, surgeon, treasurer.

SUNNYSIDE—$34,000
David Fitts (farmer), Robert McCredie.

TACOMA—$1,367,000
Over 82 Ordinary Claims
CLAIMS BY AMOUNTS:

2—	$100,000 or over
3—	25,000 to 50,000
2—	10,000 to 25,000
9—	5,000 to 10,000
7—	3,000 to 5,000
25—	2,000; 34—1,000

Wm. Ahrens, Thomas Ballantyne, Wallace Bates, Robert Bown, Jr., James Brophy, Nell Davies, Paul Deaver, Rollo Giles, Carroll Groshong, Clarence Hall, John Hammer, Gustaf Larson, Marie Lien, Thomas Martin, Thedore Mentzer, Rees Morgan, Peter Paulson.

Earl Robbins, Verna Russell, H. A. Rust, Edward Schuyler, Percy Sheehan, Jacob Stern, Herman Thiel, Jesse Tibbits, Louis Wiecking, O. H. Wiggin (typographer); 1 barber, 1 capitalist, 1 foreman, 1 furniture dealer, 1 housewife, 1 laborer in Smelting Co., 1 mechanic, 1 packer, 2 retired, 1 salesman, 1 special agent, 1 superintendent, 1 supervisor for W. P. A., 1 undertaker.

TIETON—$6,000
Adelia Kockendorfer.

TOPPENISH—$37,000
David Marshall.

VANCOUVER—$96,000
Carl Lindquist, Edgar Mumford, Frank Vagg, Christian Waldemar (welder); 1 housewife, 1 laborer.

VASHON—$14,000
Ole Madison, Richard Stafford; 1 executive.

VAUGHN—$3,000
Clarence Jerome.

WAITSBURG—$4,000
George Downing.

WALLA WALLA—$195,000
William Bontrap (tailor), Samuel Bryan, Edmond Doherty, Chas. Harrnan (superintendent), Thos. Hart, Richard Hinchliffe, David Miller, Leo Paquin (taximan), Buel Peebles (farmer), James Read, Robert Romine, Henry Rosette (contractor), Minnie Weiner; 1 farmer, 1 stenographer, 1 truck driver.

WAPATO—$15,000
Martha Brownlee, John Stover.

WASHOUGAL—$14,000
Emmer Newby.

WENATCHEE—$157,000
John Porter, Almon Radway (painter), Gladys Rappe, Edward Revier; 1 lawyer, 1 priest, 1 tract inspector.

YAKIMA—$356,000
Over 49 Ordinary Claims
Benn Agor, Chas. Allen, Armour Baker, Thomas Borthwick, Albert Brown, Helen Clark, Owen Flory, John Flynn, Ruth Mahre, Lovan Pierce, Jr., Ruth Record, Frank Rogers (retired rancher), Matthias Stanton, Reason Thompson, John Waddle, Harold Yetter; 1 assessor, 1 attorney, 1 blacksmith, 1 merchant, 1 proprietor, 1 transferman.

WEST VIRGINIA

Total Payments in State.....$21,600,000
Rank in Payments.....32nd
Rank in Population.....26th
Payments Per Capita.....$11.80

ALGOMA—$9,000
Roy Hale, Pratt Harrington, C. L. Robinson, Moses Stratton.

AMERSTDALE—$4,000
Harry Lewis, James Williams.

ANAWALT—$3,000
Major Tuck.

ANSTED—$16,000
Mary Nuckols, Mathew Taylor.

ARNOLDSBURG—$3,000
George Hays, Jr.

ASHLAND—$5,000
Joe Lee, John Muse, Ben Robinson.

BARDANE—$5,000
Paul Blackford.

BAXTER—$5,000
Walter Dairs.

BECKLEY—$96,000
William Casper, Clinton Hoskins, John Prince; 1 instructor, 1 superintendent.

BELLE—$3,000
Elizabeth Bonovitch.

BEMIS—$4,000
Aubrey Cox.

BETHANY—$3,000
Virginia McFadden.

BLUEFIELD—$285,000
W. G. Carter, Woodie Criner, David Frenck, S. W. Gabriel, S. A. Hall, Watson Hartsoe, Harry Leist, Robert Tidwell, Herbert Walk, T. O. Wilson.

BOLIVAR—$9,000
Grover Ott.

BRAEHOLM—$5,000
Frank Jackson, John Perry.

BRISTOL—$5,000
William Lough.

BUCKHANNON—$48,000
Eugene Weaver; 1 student, 1 teacher.

CAMERON—$39,000
Leota Benechun, Frank Wendt, Harley Wilson; 1 farmer.

CARLISLE—$12,000
J. A. Goff, Crit Osborne, Tracy Gwinn, C. A. Vest.

CEDAR GROVE—$9,000
Robert McClain.

CHARLESTON—$1,745,000
Over 55 Ordinary Claims
Over 145 Industrial Claims
Earl Amick, Ben Boiarsky, Herbert Clark, Ike Dailey, Thomas Denny, John Greenleaf, Arlie Hammack, Clyde Johnson, Beatrice Jones, Mae Miller, Frank Morrow, Sulvia Pierson, Harry Rosin, Abraham Samuels, James Scott, William Shank, Davis Shaw, Annabelle Skiles, John Southall, Melven Spence, William Tate, Frank White, George Wilkerson; 1 auditor, 1 confectioner, 1 court clerk, 2 draftsmen, 1 glass cutter, 1 housewife, 1 lawyer, 1 manager, 1 retired, 1 student.

Industrial Co. No. 14, 145 claims, $25,310.

CLARKSBURG—$230,000
Burgess Belt, Adam Copenhaver, Harry Hart, I. H. Kearns, Clarence Kidd (contractor); 2 executives, 1 retired.

Industrial Co. No. 13, $14,240.

CLENDENIN—$34,000
William Camp.

CLIFFTOP—$3,000
Ford Crites.

CRANBERRY—$7,000
Joe Lares, Charles Larocco, William Johnson.

EASTGULF—$11,000
Morris Brown, Elinio Dias, F. S. Nowlin, Pete Penn.

ELIZABETH—$4,000
Lulu Rouse.

ELKHORN—$17,000
D. C. Davis, Sam Reed, Charlie Ward, W. A. Yates.

ELKINS—$75,000
Arthur Butt, Hannah Edwards; 1 lawyer, 1 surgeon.

FAIRMONT—$245,000
Thomas Connell, Harry Dodge, Floyd Linn, Hugh Smith; 1 carpenter, 1 recreation manager.

Industrial Companies: —No. 13, $16,706; No. 14, 20 claims, $3,473.

FARMINGTON—$4,000
Perry Hughes.

FREEMAN—$13,000
Julian Albert, Paul Moore, George Sklader, Sam Wells.

GAP MILLS—$20,000
Baxter Neel.

GASSAWAY—$25,000
Frank Sutton.,

GLEN JEAN—$14,000
Pete Leftwich.

GLEN MORRISON—$8,000
W. H. Cook, J. H. Doss, Sidney Pannell.

GOODWILL—$7,000
How Akers, Thomas Andrews, Jess Hollis.

HARRISVILLE—$15,000
Lelia Sigler (bookkeeper).

HEDGEVILLE—$5,000
Earl Kitchen, R. L. Noll.

HERNDON—$4,000
Frances Hayes.

HINTON—$75,000
Clarence Gilbert, Robert Rice (machinist): 2 foremen.

HOLDEN—$35,000
Claud Allen, Louis Burns, Stanley Mitchell, W. D. Patton, Joe Popp, Walter Taylor.

HUNTINGTON—$915,000
Over 66 Ordinary Claims
Over 448 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$25,000 or over
6—	10,000 to 25,000
7—	5,000 to 10,000
5—	3,000 to 5,000
12—	2,000; 35—1,000

Hiram Adkins (machinist), Donald Bazell, Simon Beard, Thompson Berry, Herman Bias, John Billups, Charles Buckner (physician), Forel Caldwell, David Carter, Earl Chapman, Lewis Cremeaus, William Davies, Noah Graham, Wilson Grimes, Ernest Hanshaw, Irma Hearold, Myra Irwin, Carson Johnson, William Lockhart, Samuel McBride (agent, Miller Matthews, Glenn Miller, Beatrice Mowery, Margaret Neal, Roy Nelson, Daisy Perry, Jacob Pillemer, John Price, Malvinnie Ray, Joseph Reeser, Lawrence Reilly, Essie Rutherford, Charles Scrivner, Conrad Smith, Elizabeth Staley, Charles Sullivan, Albert Toney, David Varner, Robert Withers; 1 clerk, 1 engineer, 2 farmers, 1 housewife, 1 realtor, 1 retired, 1 road contractor, 1 salesman, 1 student, 1 teacher.

Industrial Companies: —No. 1, 87 claims, $17,771; No. 14, 361 claims, $61,127.

INWOOD—$20,000
Undertaker.

KEARNEYSVILLE—$6,000
Douglas Staubs, Arthur Watson.

KENOVA—$65,000
Bertha Booth, Lucille Lewis; 1 bookkeeper.

KEYSER—$51,000
Lawyer.

KIMBALL—$16,000
Tom Arnold (coal worker), Ignatz Popp (miner).

KISTLER—$12,000
Thomas Basemore, George Kennedy, Tony Tinko.

LAMAR—$14,000
Melvin Akers, Leo Cecil, Ivan Lusk, Jim Moore, Watson Martin.

LANDGRAFF—$16,000
Little Frazier, J. W. Pickle, Frank Potts, Walter Price, Grady Ray.

LANDVILLE—$3,000
Paul Jones.

LEWISBURG—$18,000
James McFarland.

LINDEN—$3,000
Boyd Ferrell.

LIZEMORES—$3,000
Arthur Elliott.

LOCHGELLY—$4,000
Alfred Agee, Louis Slich.

LOGAN—$55,000
Jim Jones; 1 farmer, 1 realtor.

LOONEYVILLE—$28,000
James Young.

LORADO—$10,000
Julius Ermalovich, Sherman Muncy, Joe Rollie, John Stevenson.

McALPIN—$3,000
W. C. Proctor.

MABSCOTT—$16,000
John Burnett, Richard Dickerson, John Ross.

MALLORY—$5,000
Dr. B. L. Hume, N. D. Spears.

MARLINGTON—$17,000
Louis Stiger.

MARTINSBURG—$154,000
John Armbrester. Thomas Butts, Wolf Kirson, John Lindsey, Courtney Mentzer, Clara Miller, Charles Wolfrod; 1 grocery clerk, 1 lawyer.

MEAD—$4,000
Roy Akers, Burnet Clark.

MEADOWBRIDGE—$4,000
Quincy Shinaberry (agent).

MIDDLEBOURNE—$8,000
Ohey Hill; 1 lawyer, 1 nurse.

MILTON—$18,000
David Harshbarger.

MONTGOMERY—$29,000
Teacher.

MORGANTOWN—$215,000
Thomas Hart, Frederick Kropff, Isaac Lazzelle, Larnie Martin, Howar Sanders; 1 secretary, 1 university professor.

MOUNT GAY—$9,000
J. C. Blankenship, Richard Vance, Charley Workman.

MOUNT HOPE—$39,000
Eugene Brown, Herbert Caldwell, E. M. Clemmons, Emory Jones, Edward McCool, Pete Powell, E. H. Wheeler, Harry Winer.

MULLENS—$25,000
1 housewife, 1 trained nurse.

NEW MARTINSVILLE—$38,000
Dr. Albert Coffield, Harry Winer; 1 lawyer.

NITRO—$77,000
Pierre Witry; 1 manager.

OAK HILL—$23,000
John Blake, Maude Coldwell; 1 housewife, 1 nurse.

PADEN CITY—$26,000
Plant superintendent.

PAGETON—$5,000
George Sabo, Walter Smith.

PARKERSBURG—$545,000
Philip Nuhfer, Nelson Virgin, Donald Welling, Richard Workman, Samuel Young; 1 farmer.

PARSONS—$25,000
Playford Bittinger (forester).

PEACH CREEK—$8,000
Albert Sanks, Max Vickers, D. D. Whiting.

PEMBERTON—$3,000
S. M. Corder.

PHILIPPI—$28,000
Howard Grant.

PIEDMONT—$27,000
Retired.

POINT PLEASANT—$44,000
Robert Hutchinson, Lewis Somerville.

PRINCETON—$86,000
1 battery shop owner, 1 lawyer, 1 retired, 1 store manager.

PRUDENCE—$3,000
Shano Ilamos.

PURITAN MINES—$23,000
Everette Harman.

QUINWOOD—$4,000
Manager coal mine.

RAINELLE—$10,000
Lola McQuain.

RED JACKET—$21,000
Adam Stahlman.

RIPLEY—$10,000
1 banker, 1 physician.

SAINT ALBANS—$37,000
Mildred Oliver.

SAINT MARYS—$22,000
Robert Williamson.

SCARBRO—$8,000
J. R. Miller.

SHORT CREEK—$33,000
Otto Friebertzhauser.

SISTERSVILLE—$35,000
Roy Baker, Michael Brady.

SKELTON—$25,000
Aaron Blackwell, Edgar DeHart, William Otey, Robert Walton; 1 retired.

SOPHIA—$10,000
Ella Mitchell (photographer).

(Continued on next page)

LOWELL THOMAS SAYS . . . . . .

"I have great faith in life insurance. The best way to emphasize my statement is to inform you that I am carrying all I can afford."—Lowell Thomas.

West Virginia—Continued

SOUTH CHARLESTON—$60,000
Howard Fontaine.

SPENCER—$35,000
Charles Weaver, Boyd Webb; 1 farmer and oil and gas producer.

SPRAGUE—$18,000
Leroy Branch, W. M. Burton, James Deskins, Frank Jones, John Kabelia, Samuel Stevens, Wash Williams.

SUMMERLEE—$14,000
Frank Curris, Berkley Jones, John Lehota, W. H. Prater, Charles Rakes.

SUTTON—$12,000
William Diggins.

VAN—$10,000
Carl Schott.

VIVIAN—$14,000
James Carter, Wallace Crider, Charles Golden, Hobson Inge, James Payne, Steve Stokes.

WEIRTON—$60,000
Mary Szewczyk, Pauline Wisniewski.

WELCH—$65,000
Kate Chappell; 1 civil engineer.

WELLSBURG—$48,000
Campbell Tarr; 1 housekeeper.

WEST LIBERTY—$25,000
Ralph Crum.

WEST UNION—$5,000
I. O. Dicks.

WHEELING—$1,227,000
Over 91 Ordinary Claims
Over 272 Industrial Claims
CLAIMS BY AMOUNTS:
1—$25,000 or over
5— 10,000 to 25,000
10— 5,000 to 10,000
9— 3,000 to 5,000
10— 2,000; 46—1,000
Regina Ackermann, Samuel Broverman, William Church, Maria Cifaldi, Edward Fox, Otto Friebertshauser, Ambrose Habig, Michael Heller, John Kearns, Harold Martin, George Phillips, William Roth, Anna Schwender, John Van Tine, William Wagener, G. R. Zoeckler; 1 banker, 1 clothier, 1 club manager, 1 commissioner, 1 grocer, 1 housewife, 1 operator, 1 physician, 1 retired, 1 store manager, 1 superintendent, 1 surgeon.
Industrial Companies: —No. 2, 37 claims, $9,081; No. 13, $23,543; No. 14, 212 claims, $36,937.

WHIPPLE—$8,000
Garfield Cheatwood, H. C. McKinney, Louis Pringle.

WIDEN—$11,000
John Chapman, Richard Walker.

WILLIAMSON—$91,000
Harriette Crabtree, John Ray.

WINDING GULF—$12,000
Engene Justice, J. W. Schrader, Thomas Hughes.

WISCONSIN

Total Payments in State.....$55,600,000
Rank in Payments.....12th
Rank in Population.....14th
Payments Per Capita.....$19.12

ABBOTSFORD—$5,000
Geo. LeClaire.

ABLEMAN—$6,000
Walter Fick.

ABRAMS—$3,000
Cornelius Curran (R. R. engineer).

ADAMS—$16,000
Harry Burkart (roundnouse foreman), Erna Steffen.

ADELL—$5,000
John Hess.

ALBANY—$7,000
Laura Gelbach.

ALGOMA—$24,000
Edw. Blahnick, Emma Kirchman.

ALMOND—$4,000
Don Sawyer.

AMERY—$14,000
Louis Christiansen; 1 farmer.

ANTIGO—$106,000
Christian Federman, Amanda Collins, Adam Guethner, Louis Hanneman, Peter H. Klemann (meat market owner), Norman Krueger, Fred McGlone, Ruth McKinnon, Anton Molle, Alfred Palmer, Wm. Powell (machinist), Joseph Skibba.

APPLETON—$395,000
Over 29 Ordinary Claims
Althea Dohr, Herman Eberhart, Reinhard Egget, Walter Kenske, Jas. Kamba (Printing Co. president), Wilhelmes Kamps, Wm. Legge (superintendent), Alice Lyons, Henry Marx, Pearl Mansur, Henry Meyer, Ernest Morse, Willard Peterson, Edla Steinborg, John Steinborg, George Walsh, Fred Wolter; 1 millwright.

ARCADIA—$17,000
John Schneider; 1 farmer.

ARGYLE—$12,000
Anton Erickson (realtor), Maurice Thompson.

ASHLAND—$117,000
Charles Boehm, Wallace Ellison, Frederick Englund, Edna Giese, John Hyland, Daniel Kane, Thomas McCarthy, James Smith (merchant), 1 student.

ATHENS—$13,000
Frank Gumz, John Hoffman, Emil Prochnow; 1 carpenter.

AVOCA—$10,000
Lester Johnson, Jas. Kane; 1 farmer.

BALDWIN—$7,000
1 auto dealer, 1 realtor.

BALSAM LAKE—$18,000
Joseph Dervichouski, Charles Wilcox.

BARABOO—$79,000
Paulina Andro, Geo. Berkley, Genevieve Gasser, Henry Graf, Case Newell, Arthur Puttkamer.

BARRON—$20,000
Levi Giddings.

BEAR CREEK—$10,000
Lawrence Kasper.

BEAVER DAM—$148,000
Marie Babcock, Robert Evans, Sylvia Henkel, Michael Jacobs, Kilvert Parsons, Franklin Schettler, Christ Stavropoulos, Carl Zucker; 1 bank president.

BELLEVILLE—$5,000
James Dooley.

BELOIT—$298,000
Floyd Alton, John Goodwin, Ethel Haase, Howland Hanson, Samuel Hill, Harry Richardson, Edward Rowe, Ernst Schultz, Martin Simenson, Elden Ward, Paul Yaeger; 1 housewife, 1 proprietor, 1 realtor.

BERLIN—$45,000
Arnold Bahr, Wm. Curtis, Herman Koplin, John Krohling, Fred Scobie, David Stetter; 1 line man.

BLACK RIVER FALLS—$28,000
Douglas Bright; 1 lumber company president.

BLOOMER—$27,000
Cornelius Christianson (Mill Co. manager), Arthur Koehler; 1 student.

BRILLION—$15,000
Hattie Bartz, Fred Bloedorn.

BRODHEAD—$34,000
John Muller.

BROOKFIELD—$20,000
Robert Nixon; 1 physician.

BURLINGTON—$78,000
Clifford Bottomley, Fred Ebbers, Michael May, Minnie Schenning, Victor Weiler; 1 retired, 1 Oil Co. salesman.

CADOTT—$6,000
Hiram Hine, Frank Sandley.

CALVARY—$10,000
Samuel Kohli (cheese maker).

CAMBRIA—$5,000
Agnes Tonn.

CASCADE—$5,000
James Fitzpatrick (farmer).

CASCO—$4,000
John Carl.

CATAWBA—$4,000
Carl Beyer.

CEDARBURG—$18,000
Oscar Langheinrich.

CECIL—$4,000
James Johnson.

CHEYENNE—$40,000
Clyde Beard.

CHILTON—$35,000
George Hipke, Joseph Joas (farmer), Philip Petri.

CHIPPEWA—$5,000
Rome Colburn.

CHIPPEWA FALLS—$155,000
Edmund Behn, Geo. Bostwick, Herman Klages, Dr. John Koehler, Mabel Lake, Frank Lawrence, Nathan McIntyre, Rev. A. Myhre, Irma Sovde.

CLEAR LAKE—$11,000
Lewis Scottum (lumber yard manager).

CLINTON—$13,000
Homer Latta.

CLINTONVILLE—$48,000
Harry Bloch, Florence Breed, Laura Jahn, Harry Knutson, Sarah Laux.

COBB—$4,000
Reuben Wonn.

COCHRANE—$5,000
Herman Bestier.

COLEMAN—$4,000
Julius Neven.

COLUMBUS—$47,000
Albert Bellack, Otto Boelte, Minnie Kittlehon, Emil Yerges.

CORNELL—$18,000
Arthur Bukosky.

CRANDON—$25,000
Peter Christensen.

CUBA CITY—$18,000
Peter Zerbolio, Jr.

CUDAHY—$9,000
Peter Berg, Otto Frank, Julius Kukor.

CUMBERLAND—$35,000
George Grinde.

CURTISS—$4,000
Elgie Neuman.

DALE—$5,000
Paul Selle.

DANCY—$13,000
John Maguire (farmer).

DARIEN—$5,000
Clarence Confer.

DARLINGTON—$29,000
Charles Opie, Jr.; 1 post office clerk.

DEFOREST—$13,000
Mildred Johnson, Otto Washburn; 1 farmer.

DELAVAN—$32,000
Chas. Frewert.

DENMARK—$6,000
Helen Petsen, Bertie Schultz.

DE PERE—$85,000
John Arent, Thelma Enz, Emil Friebel, Elmer Harrison, Albert Schwarting (retired).

DODGEVILLE—$98,000
Christian Ellingen, Dennett Hamilton, Wm. Pearce, Verne Penfield.

DORCHESTER—$5,000
Louise Fierke.

EAGLE RIVER—$19,000
Lawrence Morgan, Herman Rade, Charles Zimplemann.

EAU CLAIRE—$244,000
Over 27 Ordinary Claims
Evan Evans, Robert Guenther, Osmund Hagen, Oscar Hanson, Henry Helvig, John Kotke, Mason Meservey, Percy Paige, Daniel Pauli, Lucille Sipple, Rev. Martinus Walker, Wm. Dana; 1 clerk, 1 furrier.

EDGERTON—$65,000
Florence Berg, Hugh McInnes, Peter Murkve, Emery Steindl, Charley Sift.

EGG HARBOR—$4,000
Alma Baraboo.

ELCHO—$4,000
Louise Boettcher.

ELEVA—$4,000
Minnie Gibson.

ELKHART LAKE—$14,000
Walter Stark (hotel keeper).

ELKHORN—$75,000
Henry Adkins, Loena Brellinthin, Alexander Palenshus, Ethel Whaples, Harry York.

EMBARRASS—$5,000
Alfred Fehrmann, Helen McClone.

ENDEAVOR—$4,000
Henry Russell.

EVANSVILLE—$25,000
Peter Baird.

FAIRCHILD—$12,000
Sherman Bovee, Walter Emanuel.

FALL CREEK—$4,000
Elmo Burchholz.

FENNIMORE—$17,000
Frederick Emerson.

FOND DU LAC—$290,000
Over 39 Ordinary Claims
Wm. Balhwanz, Karl Bein, Ruth Braatz, Dr. Arthur Dana, Donald Smith, John Koutsky, Argyl Klock, Edward Kuenzl, Fred Kuhle, Wm. Lamb, Albert Luedtke, Joseph Mahlberg, John O'Brien, Daniel Roate, Victor Schroeder, Arthur Strebe, Arthur Wilson, Francis Ziegler; 1 cashier, 1 company manager, 3 retired.

FORT ATKINSON—$78,000
Edith Kahl, Albert Holmes, Carl Umland, Herman Weiss.

FOUNTAIN CITY—$6,000
Wm. Blum, Paul Kujak.

FRIENDSHIP—$4,000
Charles Voboril.

GENOA—$6,000
Mida Zabolio.

GILLETT—$14,000
Earl Krueger; 1 student.

GLENBEULAH—$5,000
Henry Harder.

GLIDDEN—$6,000
Carl Sell, Jr.

GORDON—$5,000
Ralph Lawler.

GRAFTON—$12,000
Wilhelmina Eigenmann, Edward Schultz.

GREEN BAY—$435,000
Over 43 Ordinary Claims
Henry Binish, Raymond Blonde, Arthur Bosse, Adolph Denys, Frank Deneys, Carl Eckhardt, Florence Fell, Frank Foeller, Christopher Harding, Mabel Haslam, Arnold Hendricks, George Howlett, Geo. Hunter, Arsiel Jacquin, Geo. Kolockeski, Theodore Leicht, Joseph Lischka, Mary McLeod, Carl Meier, Clara Muldoon, George Pahnke, Frank Ramsey (asst. treasurer Paper Co.), Winford Rothe, Filex Sindzinski, Wm. White; 1 housewife.

HARTFORD—$151,000
Edgar Christenson, Ernest Hosterman, Rudolf Spielvogel.

HAYWARD—$18,000
Samuel Silesky; 1 retired.

HEAFFORD JUNCTION—$12,000
Floyd L. Slater.

HEWITT—$5,000
Henry Rau.

HILBERT—$4,000
Norman Schroeder.

HILLSBORO—$18,000
Ethel Winterer.

HORICON—$32,000
Andreca Michalski.

HUDSON—$36,000
Albert Olson.

INDEPENDENCE—$8,000
Albert Halverson.

IOLA—$5,000
Simon Myhre.

JANESVILLE—$266,000
Over 32 Ordinary Claims
Raymond Boos, Stephen Brosseau, Ernest Bruhn, Robt. Conway, Harvey Goss, Howard Green (manufacturer), Alice Hayes, James Hemming, Herman Kienast, Paul Kohler, Nora McDermott, Geo. Polfuss, Phyllis Gleason, John Soulman, John Stead; 1 bookkeeper, 1 manager, 1 retired.

JEFFERSON—$79,000
Edw. Bienfang (Malt House superintendent), Jno. Heid, Harold Kortman; 1 justice of peace.

JUNEAU—$14,000
George Polfuss, Minnie Schulz.

KAUKAUNA—$165,000
Joseph Jansen, Wm. Reardon; 1 housekeeper.

KENDALL—$6,000
John Jirschelke.

KENOSHA—$465,000
Walter Cooper (retired), Cassimir Doban, Beatrice Fraser, Geo. Gestschman, John Hartwig, Mary Mares, Wm. Phelan, Gottlieb Rahn, Harry Remer, Milan Schmetz, Paul Thorsen, Hettie Torrey; 1 clerk, 1 physician.

KEWAUNEE—$45,000
Wayne Aude.

LA CROSSE—$485,000
Over 48 Ordinary Claims
Adolph Berg, George Bunge, Peter Denney, Wright Funkhouser, Rudolph Haefner, Arthur Hecht, Charles Hunt, Frank Jendryzak, Emil Kleinsmith, Peter Newburg, Lorenz Przywojski, John Saley, August Scherdin, Otto Schuller, Almon Sherman, Tillie Terpening, James Trane; 1 baggage agent, 1 dentist, 1 insurance agent, 1 janitor, 1 rubber inspector.

LADYSMITH—$36,000
Jorge Carow; 1 millworker.

LAKE GENEVA—$45,000
Louis Taggart.

LANCASTER—$47,000
Bernard Burns, Wm. Garner, Harry Sanders.

LENA—$20,000
Thomas Rocque (filling station attendant).

LITTLE CHUTE—$26,000
John Van Dinter.

LOMIRA—$12,000
Emil Schultz, Samuel Silverthorn.

LUXEMBURG—$6,000
Joseph Glim, Clarence Salzsieder.

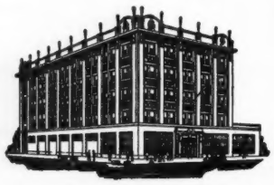
McFARLAND—$6,000
Arne Thompson.

MADISON—$1,418,000
Over 89 Ordinary Claims
CLAIMS BY AMOUNTS:
6—$25,000 or over
5— 10,000 to 25,000
12— 5,000 to 10,000
21— 3,000 to 5,000
21— 2,000; 24—1,000
Rose Bannan, Fred Boss, Richard Botts, Thos. Brady, Dr. Charles Brooks (actuary), Paul Buechner, Everett Burlingame, Eddie Burns, Earl Burwell, Mary Clemons, Ferdinand Daubner, Edward Devner, Hugo Dohr, Wallace Edwards, Henry Fauerbach, Samuel Fluker, Jesse Forbes, Harry Germond, August Holscher, Grace Hudson, Ignatius Dega, William Jamieson, Emelie Koepcke, Frederick Kraege, John Krause, Jos. Kust, Olaf Lunder, Claire Lynn, Thomas Murray, Olaf Nelson, Jr., George O'Connell, Wm. Oswald, George Phillips, Samuel Pierce, Floyd Rath, Jonas Rothermel, John Schmidtmann, George Schneider, Edgar Seeliger, Arthur Seiffert, Andred Torge, Minnie Trent; 1 grocer, 1 lecturer, 1 merchant, 1 physician, 1 retired.

MAIDEN ROCK—$12,000
Minnie Brownlee, Lars Odden; 1 farmer.

MANITOWOC—$525,000
Over 43 Ordinary Claims
CLAIMS BY AMOUNTS:
3—$25,000 or over
5— 10,000 to 25,000
4— 5,000 to 10,000
14— 3,000 to 5,000
7— 2,000; 20—1,000
Harland Adler, Gustav Alter, Alois Becker, Frank Bonin, Dr. Chas. Gleason, LaVerne Groll, Charles Haase, Frank Westphal, Edward Hermann, Peter Kaufman, August Kohls, Louis Kunz, Paul Kunz, Alma Schalowitz, Dr. Carl Sugers, John Sieber, Elizabeth Smith, Walter Steffen, Peter Stephani, Paul Strube, Peter Vandenbusch; 1 executive, 1 treasurer of company.

(Continued on next page)



Our Own Home Office Building

"Fraternal Legal Reserve Life Insurance"

MILESTONES

The following significant items taken from the annual reports for the fiscal year ending December 31, 1936 bear testimony to the continued growth and increasing financial stability of the Association:

PROGRESS

Certificates in force January 1, 1936 —138,421 with $160,151,070.69 of insurance.

Certificates in force January 1, 1937 —148,401 with $169,300,636.06 of insurance.

EARNINGS

Income from investments increased from $756,908.74 in 1935 to $939,432.51 in 1936, an increase of $182,523.77.

FINANCIAL SOUNDNESS

Assets have been increased from $18,632,852.13 in 1935 to $21,612,383.63 in 1936, an increase for the year of $2,979,531.50.

AID ASSOCIATION FOR LUTHERANS

APPLETON, WISCONSIN

Wisconsin—Continued

MARINETTE—$280,000
Richard Buege, Morris Christenson, Christine Christensen, Othelia Dahl, Florence Diebels, Louis Haase, Benjamin Kerski, Nelson King, Edward Le Roy (journalist), John McCarty, Arthur Rettke, Gordon Seymour, Mike Snyder.

MARION—$5,000
Glayds Schroeder.

MARKESAN—$9,000
Alex McDonald, Fredie Welk.

MARSHFIELD—$116,000
Edward Coon, David Cole, John Duchow, Edward Mechler, Amos Roll, Henry Stecker; 1 W. P. A. foreman.

MATTOON—$15,000
Nickolas Lorrig.

MAUSTON—$30,000
Otto Michel.

MAYVILLE—$37,000
Hilbert Giese, John Means; 1 farmer.

MAZOMONIE—$10,000
Robert Binger; 1 housekeeper.

MEDFORD—$30,000
Otto Egget, Eugene White; 1 salesman.

MENASHA—$105,000
Hannah Mathes, Stephen Eldermann.

MENOMONIE—$65,000
Herbert Quilling, Melvin Quist; 1 company manager, 1 farmer.

MERRILL—$85,000
Paul Gutknecht, Ernst Kruse, Emma Neunast, Carl Schneider.

MIDDLETON—$16,000
Ray. Radermacher, John Walsh.

MIFFLIN—$6,000
Charles Bainbridge, Garfield Stacey.

MILWAUKEE—$13,340,000
Over 500 Ordinary Claims
Over 98 Industrial Claims
CLAIMS BY AMOUNTS:

1—	$500,000 or over
2—	250,000 to 500,000
2—	100,000 to 250,000
7—	50,000 to 100,000
12—	25,000 to 50,000
48—	10,000 to 25,000
31—	5,000 to 10,000
82—	3,000 to 5,000
88—	2,000; 227—1,000

Herman Albrecht, Charles Anderson, Archie Arnold, Herbert Baer, John Baker, George Baldauf, Jos. Barbian, Solomon Baumgarten, Arthur Beese, Joseph Bell, Catherine Berendt, Louis Besancon, Henry Biegel, Robert Blackburn, Herman Bloedel (jeweler), Walter Booth (shoe manufacturer), Frank Boyle (bond salesman), Leonard Broenen, Herman Buddenhagen, Hilda Burow, Anthony Busalacchi.

Henry Carlson, John Casper (priest), Wm. Casper, Liberatore Castagnozzi, Clayton Charles, Thoms Corcoran, Henry Csermak, Oscar De Longe, Fred Dobrinski, Geo Dorsch, Walter Droegkamp, Fred Due, John Duer, Charles Eggerss, Frank Ehlert, Gerold Ellenbecker, Elmer Emerson, Fred Feldman (accountant), Adolph Finkler, Alex Fischer, Albert Flancher, Dr. Camille A. Fortier, Roland Foulkes, Mary Fricke, Jos. Fried, Alvin Friedrich.

Charles Geissman, Celeste Guiliani, Michael Goodman, Walter Grieger, Ben Granofsky, Viola Grenke, Rud Gross, F. W. Grundman, Reinhold Hafemeister, Charles Hakanson, Della Hansen, John Hartl, George Hass, Louis Hammerschmidt, Viola Hass, Joseph Hauler, Earl Hensel, Erwin Hess, Edwin Holmes, Robert Huebner, Henry Hunt, Wm. Jackson, John Jambor (treasurer), Hugo Jannusch, Davida Johnson.

John Kaney (attorney), Elizabeth Kelley, Pearl Kelley, Mary Kessler, Edward Kirchmann, Ferdinand Klimpe, Louis Klingbiel, Elmer Kluessendorf, August Knueppel, Hattie Knueppel, Leo Konitzer, Frank Kopaczewski, Louis Krasno, Edwin Kroening (secretary), Frank Krolikowski, Paul Krueger, John Kruft, Karl Krug, August Kunde, Clara Kunde (merchant), Harry Kuesel (coal salesman), Wm. Leenhouts, John Lembert, George Lewis, Ruth Lieberman, Leora Lotz.

Phillip MacQuillan, James McClymont (Marble Co. executive), Arthur Mehl, Charles Meyer, Foster Miller, Harry Moll, Thomas Mosley, Gustav Mueller, Leo Murphy, Fred Neidinger, Philip Nelson, Lucille Neugebauer, Gustav Neumann, Otto Nickels, Gottlieb Oehlke, Louise Ohm, Erick Pagel, Edward Peak, Joseph Peirce, Lewis Pfeil, Aleida Pieters, Robert Pinkus, George Plugoft, Harry Pressinger (manager), Albert Prey.

Wm. Quabius, D. F. Quaden (probate clerk), Howard Rawlings, William Reinhardt, Joseph Reisimer, Henry Retizer, Emanoel John Rogge, Adolphus Rossbach, Wm. Ruchta, Hugh Russell (surgeon), Hattie Schallock, Wm. Schleichert, Mathias Schmidt, Anna Schoeneck, Apolonia Schultz, Otto Schulz, Claude Schutte, John Southmayd, Eugene Schwantes, Clarence Seybold, Stanley Shanberge, Michael Sonsome, Bertha Soukup, Louis Spraul, Herbert Stark, Gertrude Stendle, John Stephens, Theo. Sternemann (tobacco merchant), Charles Stewart, Elias Stollenwerk, Felix Stuckert, Elva Sandquist.

Wm. Tellier, Amanda Tetzlaff, Gustave Thiedt, Louis Torgler, Gustav Trostel, Asaph Turner, Mildred Tyre, Rose Ujwari, Edgar Ulbricht, Joseph Vandenberg, Frederick Vogel, Jr. (retired capitalist), Henry Vogel, Frank Volk, Julius Voltz, Abraham Wagner, Henry Warschauer (realtor), Wm. Williams, John Wilson, Julius Winter, Wm. Winter, Jr., Gustave Wisotzki, Emil Zellmer, Lillie Ziemann, Clara Zimmermann, Richard Zivney.

Additional partial list by occupations:

Auctioneer, auto mechanic, baggageman, bond salesman, 2 company managers, company president, dentist, foreman, 2 gardeners, Lichtman & Sons superintendent, liquor compounder, merchant, physician, president Engineering Co., President Seaman Paper Co., restaurant proprietor, 4 retired, retired pressman, station operator, undertaker.

Industrial Co. No. 3, 98 claims, $26,631.

MINERAL POINT—$40,000
$40,000
Albert Bray, Ella Hoxtable, Nannie Murrish, Augusta Parmley; 1 retired.

MONDOVI—$18,000
Charles Glasspoole.

MONROE—$75,000
Ernst Frankle, Walter Hasse, Peter Jenny, Clyde Proudfoot.

MOSINEE—$24,000
Michael Ahles, Ferdinand Garbrecht, Louis LaMere, Thomas Ross.

MOUNT HOREB—$16,000
Cordelia Bjelde, Eleanor Topper.

MUKWONAGO—$15,000
Charles Hunter, Wm. McAdam, Norman Raasch.

NEENAH—$180,000
Matilda Dunning, Roy Haase, Herman Koerwitz, Fred McCrary, Thos. Newcomb, Chas. Stroemer, Lizzie Turner; 1 millwright, 1 parts supervisor.

NEILLSVILLE—$36,000
Frank Baer, William Schiller.

NEW GLARUS—$14,000
Kathryn Gmur, Wilhelm Rufenacht.

NEW LONDON—$74,000
F. C. Fergot, John Hickey, Fred Holtz, Arline Saterstrom, Albert Zerrenner; 1 farmer.

NEW RICHMOND—$36,000
Harold Johnson, Harry Wert; 1 sausage maker.

NIAGARA—$18,000
Hulda Johnson, Mary Neta.

NORTH LAKE—$15,000
Herbert Brown.

OAKFIELD—$7,000
Albert Schoepke.

OCONOMOWOC—$135,000
Martin Adams, Raymond Christenson, Samuel Green (R. R. contractor), George Meyer; 1 housewife.

OCONTO—$63,000
Victor Brazeau.

OCONTO FALLS—$25,000
Edna Birr, George Garnier, John Perry; 1 chemist.

OGEMA—$13,000
Adolph Johnson; 1 housewife.

OSCEOLA—$11,000
Joseph Geiger.

OSHKOSH—$605,000
Jacob Ahl, Charles Brever, Eugene Crowner, Helen Droske, Edw. Haase, John Hughes, Arthur Krist, Lester Levisee, Harry Minors, Joseph Pollack, August Walter, Elizabeth Worden; 1 retired, 1 truck driver.

OSSEO—$8,000
Oliver Waller.

PARK FALLS—$36,000
Louis Ruegger (farmer).

PELIKAN LAKE—$8,000
Thomas Hanson.

PESHTIGO—$17,000
Wm. Joy.

PEWAUKEE—$64,000
Francis Heinzelmann, Amy Jones, Andrew Lorier.

PHILLIPS—$49,000
Joe Kolar, Gustav Kranz, Walter Parkinson.

PICKETTS—$16,000
John Miller.

PLATTEVILLE—$48,000
Charles Bolger; 1 merchant.

PLYMOUTH—$44,000
Edward Dow (retired banker), Jacob Schuler.

PORTAGE—$85,000
Martin Doepke, Walter Gleason (lumber dealer), Emil Meyer, Andrew Weir.

PORT WASHINGTON—
$44,000
Betty Schanen, Alvin Schils, Otto Thill.

POUND—$5,000
Joseph Murphy; 1 housewife.

PRAIRIE DU SAC—$35,000
Fred Lemm, William Schaefer, Henry Schulz.

PRAIRIE FARM—$12,000
Alvin Anderson, Sidney Cole; 1 merchant.

PULASKI—$8,000
Dorothy Nowicki.

RACINE—$615,000
Alfred Bode, Joseph Dederich, Robert Geddes, George Jamieson, Stephan Kauffield, Edwin Melvin (machinist), James Ness, Sr., John Roberts, Axel Simonson, Adrian Worun (teacher); 1 housekeeper.

Industrial Co. No. 3, 38 claims, $8,785.

REDGRANITE—$10,000
Joseph Polakowski.

REEDSBURG—$45,000
Harry Gottschalk, Keith Hawkins, Richard Nehm, Jacob Pearson.

REPLINGER—$20,000
Christ Abegglin (cheese maker).

RHINELANDER—$106,000
George Charmley, Frank Hoffmann.

RICE LAKE—$60,000
Dr. John Gillen.

RICHLAND—$12,000
Arthur Andrews.

RICHLAND CENTER—
$56,000
James Gile, Alfred Janecek, John LeHew, Laurence Lloyd, Mark Wier.

RIPON—$158,000
Earl Kono, Marshall Scott (executive); 1 farmer.

RIVER FALLS—$39,000
Wm. Putnam; 1 assistant engineer.

SAINT CLOUD—$25,000
Charles Werner.

SAINT CROIX FALLS—
$11,000
Frank Brown, Fred Christie.

SAUKVILLE—$8,000
John Horn, Arnold Mueller.

SCHOFIELD—$80,000
John Ross, Richard Wendor, Wm. Wendorf.

SHAWANO—$64,000
Adolph Grauer, Ervin Krause, Joseph Lieg, Wm. Schroeder.

SHEBOYGAN—$527,000
Over 47 Ordinary Claims
Frank Bessinger, Arthur Bleck, Charles Bubb, Martin Burhop, Theodore Conrardy, John Cuddy, Chester Ewer (sales agent), Otto Hoehnke, Hans Junker, Peter Knoll, George Lamb, Gustave Mahrholz, Franz Metscher, Wm. Miller, Louis Muehlbauer, Charles Reich, Hans Scheer, Martin Wilke, Casper Wolf; 1 dentist, 1 nurse, 1 retired.

SHEBOYGAN FALLS—
$48,000
Minnie Mahler, Henry Schwalbe, John Thomas.

SOLDIERS GROVE—$25,000
John Barney, Thomas Clancy, Dr. Nels Peterson.

SOUTH MILWAUKEE—
$110,000
Edward Morrison, Guynoir Welch.

SOUTH WAYNE—$25,000
Wm. Johnson, Benjamin Jones, Thomas Jones.

SPARTA—$65,000
Freeman Erickson, Lillie Hoppman, Albert Isensee, Walter Richert.

SPOONER—$39,000
Angelo Damico, Louis Kovach; 1 housewife.

STETSONVILLE—$14,000
Fred Amacher.

STEVENS POINT—$148,000
Thomas Cauley, Aloysius Gross, Nicholas Jacobs, Peter Jacobs (merchant), Charles Lipman, Edmund Literski, Eugene Ross, Wm. Scribner, John Wisniewski; 1 merchant.

STURGEON BAY—$74,000
Bert Falk, Darwin Hanson, Lloyd Londo, J. Leonard Ross, Wm. Wolter; 1 housewife.

SUPERIOR—$445,000
Wm. Banks (banker), Peter Cadigan, Edward DeLay, John Hadley (drug store owner), Alexander Lemon, Joseph McGilligan, Bartlett McNamara, Hans Male, Patrick O'Toole, Paul Van Buren; 2 salesmen.

THORPE—$14,000
Samuel Barnhart, Clara Gruszynski.

TOMAH—$45,000
Hilda Johnson, August Pergande, Lillian Weiss.

TOMAHAWK—$38,000
Charles Sivertsen.

TWO RIVERS—$189,000
Don Ames, Oliver Dupins, Viola Kitzerow, Victor LeClair, John Maggo (branch manager), Fred Reinhardt, John Reis, John Schroeder, Eva Wirth.

UNITY—$6,000
Kathyrn Fuller, Herman Wieland.

VIROQUA—$57,000
Don Ames, Joseph Beck, Andrew Johnson.

WABENA—$20,000
Glen Fosdick.

WALDO—$5,000
Wallace Triphan.

WALES—$8,000
Julius Price.

WATERLOO—$19,000
Gerhard Schmeling, Alfred Sell.

WATERTOWN—$145,000
Wm. Beurhaus, Herman, Bierman, Jennie Feiner, Clarence Gilbert, David Golper, Mary Hawkins, Emil Luther, Arthur Radtke, Elsa Radtke, Ralph Rubel, Leo Ruesch, August Tietz, Wm. Weber; 1 retired.

WAUKESHA—$220,000
Wm. Dahms, George Hinke, Conrad Katzenbach, J. Edward Leeman, Thomas Parkinson, Otto Seltzer, Charles Steuber (company superintendent), Bessie Wayland; 1 farmer.

WAUPACA—$65,000
Ward Fallgatter, Sam Klein, Harry Knueppel, Louis Kregel, Eunice McCrossen; 1 miller.

WAUPUN—$57,000
Wm. Johnson.

WAUSAU—$461,000
Over 36 Ordinary Claims
Wm. Albers, Jr., Charles Collins, David Cowling, Henry Downie, Myron Duncan, George Fege, Henry Gross, Peter Klassen, Carl Krueger, Wm. Roloff, George Runkel, Charles Scharp, Ann Spatz, Idore Stubchaer (pastor), Gustave Thielke (surgeon), Louis Wiechmann, Raymond Wilterding, Rudolph Ziebell; 1 druggist, 1 farmer, 1 realtor.

WAUSAUKEE—$6,000
Henry Laun.

WAUWATOSA—$395,000
Over 36 Ordinary Claims
Lothar Doerner (engineer), Charles Greenwood, Alfred Griebling, Edwin Gross, Arthur Haug, Jesse Hensel (salesman), Charles Jacobus, Lucien King, Albert Koenitzer, Joseph Lewis, Chas. McCabe, Thomas Murphy, Louis Nichols (engineer), Wm. Niebling, Albert Pfeifer, Grover Stauff, Paul Weiss; 1 clerk, 1 engineer, 1 minister, 1 surgeon, 1 treasurer.

WENTWORTH—$4,000
Ernest Holm.

WEST ALLIS—$280,000
Myron Benzinger, George Bradsha, Hans Hansen, Fred Leverenz, August Lehrke, Carl Meyer, Wm. Oelerich; 1 foreman.

WEST BEND—$115,000
Bernhardt Jagow, August Maeder.

WEST DE PERE—$30,000
Wm. Molzahn (plumber), Charles Zittlow.

WEST SALEM—$10,000
Guy Byard.

WEYAUWEGA—$15,000
Henry Becker, Bernie Bellinger, Martha Erdmann, Herman Helm.

WHITEWATER—$47,000
Ida Goelz; 1 nurse.

WILSON—$16,000
Ignatius Schafhauser; 1 cheesemaker.

WISCONSIN RAPIDS—
$115,000
George Belknap, Wm. Burt, Wm. Henke, Theresa Knoll, Allan Nelson.

Benjamin Day, Verlin Goins, Richard Grace, Hattie Hopkins, John Huckfeldt, Frank Kenyon (clerk), John Moss (clerk), Joseph Oliver, Alber Patrick (dairyman), Harry Riner, Edna Rogers, Jens Sorensen, John Sturdivan, Norman Vetter; 1 attorney, 1 insurance agent.

CODY—$20,000
Adelbert Hancock, Swan Miller; 1 student.

COLUMBINE—$4,000
Louis Anderson.

DOUGLAS—$138,000
Charles Blomquist, Edward Morton (rancher & stockman); 1 newspaper editor.

EVANSTON—$35,000
Job Goodman, Myrtle Larson, Amelia Ramsay.

FORT WARREN—$4,000
Philip Haines.

GILLETTE—$19,000
Louis Barton, John McCarthy.

GROVER—$4,000
Olaf Hakanson (farmer).

HAWK SPRINGS—$4,000
Minnie Davis.

HUDSON—$5,000
Gasper Borgogno.

KAYCEE—$4,000
Roy Hall.

KEMMERER—$28,000
Hugh Smith, Raymond Wellman.

LANCE CREEK—$5,000
Goldie Hale.

LANDER—$26,000
Clarence Knifong, Mary Rhodes, Charles Wagers.

LARAMIE—$96,000
Roy Ackerman, Wm. Bebernes, Carrie Taylor (stenographer), Anna Erickson, Mildres Salem, Thomas Scott (machinist), Peter Smart.

LOVELL—$19,000
George Clevenger (truck driver).

LYSITE—$4,000
Percy Shallenberger.

McFADDEN—$5,000
Archie West.

MONETA—$4,000
Wm. Cunningham.

POWELL—$35,000
Halbert Anderson, Carlos Folsom, Wm. Reed, John Roach; 1 farmer.

RANCHESTER—$5,000
Carlyle Jackson.

RAWLINS—$63,000
Anton Johnson, Otto Tuenge; 1 R. R. brakeman.

RIVERTON—$23,000
Geo. Nicholson; 1 stationary engineer.

ROCK SPRINGS—$88,000
Wm. Thompson, Adam Willson; 1 meterhouse operator.

SARATOGA—$5,000
Addie Sullivan.

SAVAGETON—$3,000
John Brown.

SHERIDAN—$135,000
Roy Bedford, Bishop Bentley (clothing store owner), Mary Coffin, Carl Christenson, Abbie Erickson, Robert Faddis (stockman); 1 manager, 1 retired machinist.

STORY—$6,000
Joseph Buckingham, Roy Russell.

SUNDANCE—$4,000
Wm. Vines.

THERMOPOLIS—$37,000
Joseph Black, Richard Coltturst (farmer), James Rhodes.

UPTON—$12,000
Bessie Wellman, Earl William (rancher).

WHEATLAND—$60,000
Walter Beran, Charles Hahn, Henry Orr (farmer).

WORLAND—$74,000
Joseph Hampton; 1 merchant.

Names in each town are only a partial list of claims paid during 1937.

WYOMING

Total Payments in State	$2,000,000
Rank in Payments	48th
Rank in Population	47th
Payments Per Capita	$8.58

BARRINGTON—$7,000
Wm. McGee (rancher).

BASIN—$18,000
George Ingalls, Harry Rosenberry.

BUFFALO—$31,000
John Esponda, Edna Hupp.

CASPER—$168,000
Richard Bragg, Margaret Bream, Lena Fanning, John King, Shelton Payne, Robert Turner, Marion Wheeler, C. Paul Wilkins; 1 housewife, 1 laborer, 1 physician, 1 retired R. R. official.

CHEYENNE—$330,000
Over 29 Ordinary Claims
CLAIMS BY AMOUNTS:

1—	$25,000 or over
5—	10,000 to 25,000
3—	5,000 to 10,000
2—	3,000 to 5,000
6—	2,000; 12—1,000

Hugh Baggs, Clyde Beard, Annie Bobrowsky,

THE underlying purpose of Life Insurance is to provide the policyholder with a means of facing a responsibility to *others*.

The thoughtful individual plans his Life Insurance Contract as something far more comprehensive than the *support for his old age* which it may turn out to be. He recognizes the fact that he *may* never reach an old age at all, but may die prematurely. He looks to his Life Insurance as a guarantee of Cash or continuing Income to his *Dependents* after his death.

Field Representatives of THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK wish to meet and advise with men and women who desire to plan the right sort of *Protection* for themselves *and their Dependents*.

They urge such individuals to subscribe for Life Insurance long before the active body gives any hint whatever of death—or even of failing health or decreasing vigor. They appeal to the mind, only—not the body. The body *might* prophesy undying, perpetual strength. The *mind*, they know, recognizes this as a fantasy.

They know and explain that Life Insurance begun in the early years when it seems least *urgent*, has the advantage of the low age-rates then obtainable. They point out that, as the trend of earning power turns upward, the premiums on existing Insurance remain fixed and may be *reduced* by Dividends. So that by the time the body concedes the great need for Life Insurance the mind rejoices that it had long since foreseen this need and provided for it on the best of terms.

Yes, say these Representatives, it is true that Life Insurance *may* turn out to be a good Investment to fall back on, and that those who live with it for 20 or 30 or even 40 years are often delighted and surprised when they realize that they have accumulated a substantial Fund.

But the purchaser who looks at Life Insurance in its broadest sense seldom places *self* first; he considers a Life Insurance Contract as much more than a Savings Fund. He regards it rather as an arrangement made by him for the benefit of *another* whom he loves—an act of justice and generosity—a provision to be adhered to despite all adversity and to be enlarged as circumstances permit.

Americans may well be proud of the fact that their Life Insurance funds amounting to more than 100 Billion Dollars, cover those for whom the Insurance was taken out—an amount more than *double* that covering the people in all the other nations of the world.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK
in its Introductory Training Course for
Life Insurance Agency Representatives